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ABSTRACT

This curriculum guide is designed to teach everyday skills that single parents need to build strong families. The curriculum is nonsexist, has a low reading level, is activity oriented, meets the needs of single parents as identified by parents in North Dakota, may be used with individuals or groups, requires little preparation by the leader, and can be adapted to fit classes of different lengths and different numbers of meeting times. The curriculum focuses on problem-solving skills, incorporating the Practical Action Teaching Approach (Laster 1982), a model for teaching problem solving that enables learners to solve their own problems and to acquire new information and skills based on their own needs. The curriculum contains five units that cover the following skills: self-esteem and assertiveness; managing stress; raising happy, healthy children; managing money matters; and food for healthy families. Each unit consists of an introduction, problem-solving suggestions, and 13 to 35 activities for participants. Some activities include handouts with space for participants to plan actions and answer questions. (KC)

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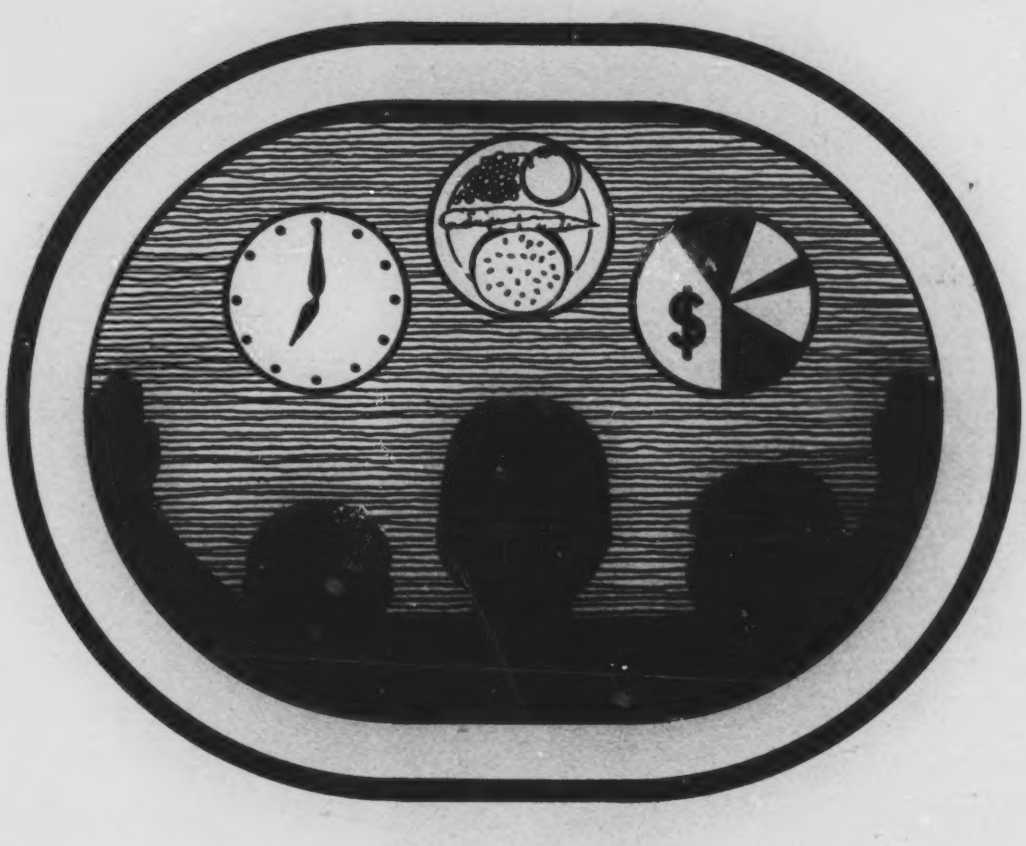
Life Skills for Single Parents:

A Curriculum Guide



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Preface

Life Skills for Single Parents: A Curriculum Guide teaches everyday skills that single parents need, skills which are essential for building strong families. North Dakota single parents identified the problems they were experiencing and the life skills they wished to learn through a needs assessment survey. Directors of Single Parent and Homemaker Programs in North Dakota identified the types of teaching modules which were needed by professionals who work with single parents. The needs of both single parents and the professionals who work with them were considered in the development of this curriculum.

Single parents differ from each other in many ways. Some of these differences include age of parent, level of education, socio-economic background, circumstances which lead to becoming a single parent, personal motivation, ages of children and number of children. As a result of these differences, single parents have diverse needs. Leaders of single parent programs also have different backgrounds and experiences. We have considered these differences and have attempted to develop materials that are useful to as many single parents and leaders as possible. Listed below are some characteristics of the curriculum:

1. Non-sexist. The curriculum is written using gender neutral language. The subject matter is applicable to both men and women.

2. Low reading level. The handouts and worksheets for single parents are written at a low reading level so that parents of all educational backgrounds can benefit from them.

3. Activity oriented. Many activities are included which allow single parents to practice the life skills they need to learn.

4. Meets needs identified by single parents. Activities and examples are based on a survey of and interviews with single parents.

5. May be used with individuals or groups. A group setting offers the advantages of support from others and the sharing of ideas which often results in better decision-making. If there are not enough single parents to form a group or if it is difficult to find a common meeting time the materials may be used with individuals.

6. Requires little preparation by the leader. The curriculum may be used by a trained teacher or by a capable member of a single parent group. Complete instructions and background information are given.

7. Can be adapted to fit classes of different lengths and different numbers of meeting times. The leader and single parents select the activities, so it is easy to adapt the curriculum to different time frames.

The most important life skill taught by this curriculum is the skill of problem-solving, which is essential to managing one's life effectively. Many people do not have problem solving and decision-making skills. They may learn information but this does not mean that they know how to apply it to their lives. They must be taught how to systematically solve problems and make decisions. The teaching of problem-solving skills does not infer that the learner is inferior and needs to improve. Problems are a fact of life, a daily occurrence experienced by everyone. The chance to solve them should be viewed as a challenge and an opportunity to take charge of one's life.

Life Skills for Single Parents incorporates the Practical Action Teaching Approach (Laster, 1982). This is a model for teaching problem solving that enables learners to solve their own problems and to acquire new information and skills based on their own needs. It is an individualized teaching approach used within a group setting that takes advantage of the pooling of the ideas, experiences and skills of the group members. The model has four phases: identification of the problem, practical reasoning, action and reflection. The parent and leader together or either the parent or the leader may decide on a problem. The learning activities are selected after the problem has been identified.

Benefits of using the Practical Action Teaching Approach are listed below. Single parents will:

1. Learn to solve problems effectively and take charge of their lives.

2. Learn information and skills that they can apply immediately to their lives.

3. Have the advantage of working in small groups where the pooling of ideas, experiences and skills will help them find better solutions to their problems more quickly than by solving problems alone.

4. Feel support from others, which is often missing in their lives, as they work in small groups to solve problems.

This curriculum guide has many suggestions for single parents but it is not an answer book for solving their problems. The focus of the curriculum guide is to empower parents to solve their own problems. Each individual knows what personal problems most need to be solved and how much time and energy is available for solving them. It would be impossible for any person to follow all of the suggestions in this curriculum. Knowing that there are ways to solve problems will help parents accept their problems until they are able to solve them.

Your job as leader in using this curriculum is an exciting and challenging one. As leader you will:

1. Promote the development of self-confidence in single parents.

2. Provide single parents with learning experiences and facts.

3. Help single parents to see the available options.

4. Serve as cheerleader as you encourage single parents to solve their own problems.

Your most important task is to allow single parents to solve their own problems so that they can solve problems in the future as well as today.

Get ready for the challenge of teaching life skills to single parents and the rewards of watching them take charge of their lives!

How to Use the Curriculum

We hope that Life Skills for Single Parents will serve as a tool to assist you in helping single parents learn life skills. Each topic has more activities than can be used during most courses. Select the activities that best meet the needs of your group. You can blend this material with your own and still use the problem solving plan.

Adapt this material as you see fit based on the needs of your group members. Feel free to be creative in the ways you use this curriculum.

The amount of time allowed for activities should be based on the experiences, needs and educational levels of your group members. Some activities may need to be done more than once before single parents actually learn the skill.

Many activities include worksheets which may be completed in writing. It is to the parent's advantage to complete them in writing for future reflection and to help clarify thoughts. However, if the parents you are working with have low reading and writing skills these activities may be done orally.

Throughout the curriculum reference is made to working in small groups. The materials may be used with individuals, also.

We hope that you enjoy using these materials and that it will benefit the single parents you lead. We welcome your comments and suggestions.

Acknowledgments

This curriculum guide is a result of the ideas and contributions of many persons. Nancy Thorndal identified the needs of educators for curriculum materials for teaching life skills to single parents. She also suggested the funding source that made this project possible. Single parent educators and their students assisted in both the data collection and fieldtesting. The ideas of social service professionals and single parents with children of different ages contributed to our understanding of the needs of single parents and the kinds of educational materials that would be appropriate and useful. To all of these people we extend our gratitude and thanks.

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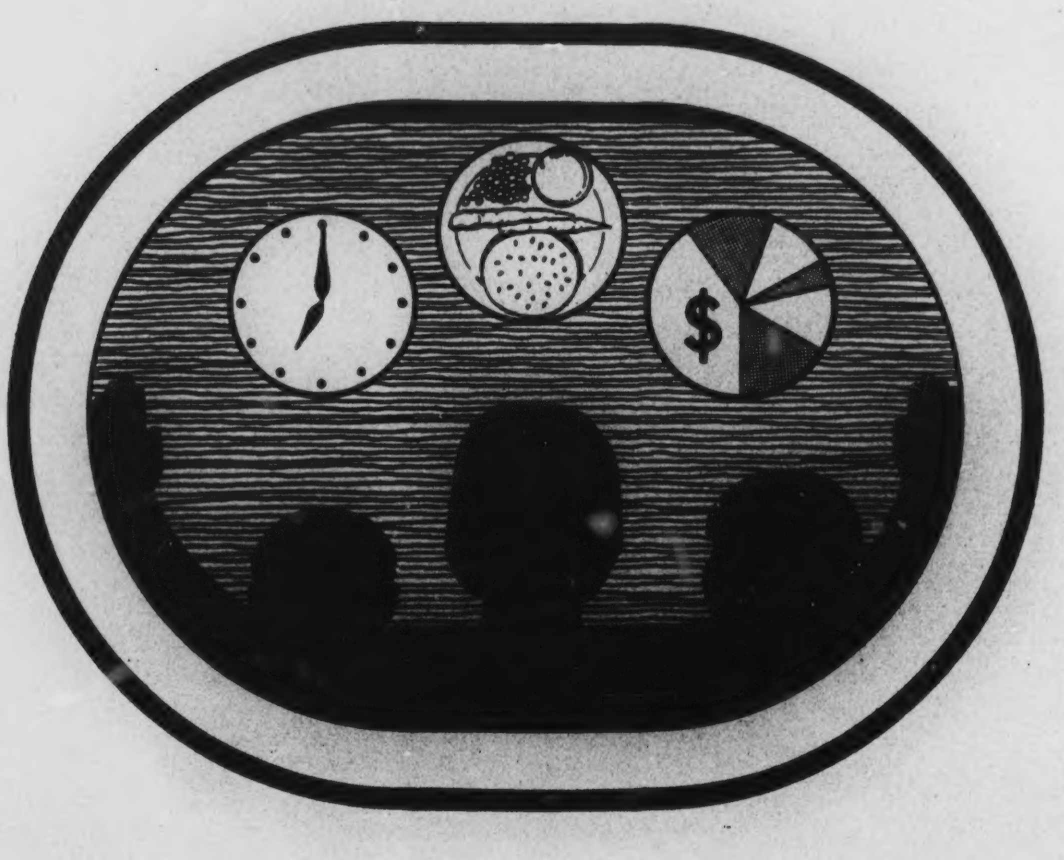
Unit 1
Self-Esteem and Assertiveness: Tickets to Success



SELF-ESTEEM AND ASSERTIVENESS: TICKETS TO SUCCESS

Introduction

Problem Solving: 1,2,3,4

ACTIVITIES

1. Who am I?
2. What do others say about me?
3. My skills
4. My successes
5. Discovering the real me
6. My body and my self-esteem
7. Gifts to myself
8. Self-esteem boosters
9. Putting myself in charge
10. Behaving like a high self-esteemer
11. Do you have a case of the "shoulds"?
12. I can't...I won't
13. What is your behavior style?
14. I-messages help build friendships
15. Using I-messages to say no
16. Using I-messages to ask for help
17. Using I-messages when you have a problem
18. Active listening
19. Helping others through active listening
20. Communication blockers
21. Who owns the problem?
22. Conflict management

SELF-ESTEEM AND ASSERTIVENESS: TICKETS TO SUCCESS

In a North Dakota state survey single parents were asked to identify what topics they were interested in studying and what skills they wished to develop. Self-esteem and assertiveness were two topics more than ninety percent of the respondents wished to study. They were more interested in learning how to feel good about themselves and how to manage their lives effectively than they were in learning how to manage time, money, housework or meals. Self-esteem and assertiveness go hand in hand. You can't be assertive if you have low self-esteem. Self-esteem and assertiveness are pre-requisites to success in all areas of life. The topic of self-esteem may be especially important for divorced parents because studies have shown that both parents and children experience low self-esteem following a divorce.

Self-esteem is how you feel about yourself. Do you like or dislike yourself? Do you believe that you can do things? That you are important to others? That you have had accomplishments in your life? That you are a worthwhile person? The way you answer these questions indicates your level of self-esteem. If you like yourself and answer positively, you have high self-esteem. If you dislike yourself and answer negatively, you have low self-esteem. Self-esteem is conveyed to others by what you say and how you behave.

Positive self-esteem is the foundation for a happy and fulfilling life. If you do not value yourself, you cannot love and care for others. When you think positively about yourself you want to take care of yourself because you respect yourself as a worthwhile person. Parents often feel obligated to meet their children's needs, job requirements and extended family obligations first. Then, if they have any time or energy left, they will take care of themselves. To be most effective, parents should take care of themselves first and the rest will follow. "You will do unto others as you do unto yourself." (Briggs, 1984)

Self-esteem is not something you get once and keep at the same level. The way you feel about yourself changes as a result of your experiences but, you can consciously control and change the way you feel about yourself. Self-esteem is influenced by the way you are treated by your family and friends, the successes you experience, and the way you react to negative events (criticism, being fired from a job, making a mistake). Activities 1-8 of this unit will focus on ways to develop and maintain high self-esteem.

Activities 9-22 focus on assertiveness. Assertive behavior involves actively seeking ways to have your needs met. It means openly expressing your feelings, needs and ideas to others and standing up for your rights in ways that won't interfere with the rights of others. Assertiveness means taking responsibility for your own life and not blaming anyone or anything for things that happen to you.

The way in which you communicate greatly influences whether things happen the way you want them to. "I-messages" and "active listening" are communication skills which are necessary to effectively manage your life. These skills can be used to develop friendships, to ask for help, to say "no" and to manage conflict in your relationships.

For many people using these skills requires breaking lifetime communication habits--a difficult task. The activities which teach these skills may be completed more than once or materials from the reference list may be supplemented. The most important thing is that parents become aware of the way they are communicating and that they have the choice of improving their relationships by changing the way they interact with others. Becoming assertive is a gradual, life-long process.

PROBLEM SOLVING 1,2,3,4

The four problem-solving steps which follow will take parents through the problem-solving plan described in the preface. This problem-solving plan provides parents with the opportunity to develop the very important skills which are necessary to make good decisions. In this unit problems will center around those related to parenting. Please use these steps before selecting the learning activities for this unit. It will help you to choose the activities which will benefit parents the most. The four steps are outlined on the next page.

Teaching problem solving skills is like an updated old Chinese proverb:

> Give people fish, and you feed them for a day. Teach people to fish, and you feed them for a lifetime.
>
> or
>
> Solve parents' problems, and you prepare them for the day. Teach parents problem-solving skills and you prepare them to solve problems for a lifetime.

PROBLEM SOLVING: 1,2,3,4

1. ZEROING IN ON THE PROBLEM

Identify my problem

Describe how I would like my problem solved

2. WHAT SHOULD I DO?

List many solutions to my problem

Identify and evaluate the advantages and disadvantages of each solution

Choose a solution

3. PLAN OF ACTION

Gather information and develop skills needed to carry out my solution by:

- talking with others
- making phone calls
- reading about it
- taking a class

List the steps I must take to solve my problem and when I will do them

Carry out the steps for solving my problem

4. HOW DID IT WORK?

Ask myself:

- Has my problem been solved?
- What must I continue to do to keep my problem under control?
- What else could I do to solve my problem?

PROBLEM SOLVING STEP #1: ZEROING IN ON THE PROBLEM

EACH PARENT WILL:

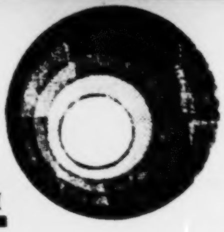
1. Select the topic most important to study from the list of topics.
2. Identify a personal or family problem related to the selected topic.
3. Describe a problem solution.

The worksheet **ZEROING IN ON THE PROBLEM** should be completed at the beginning of the unit. If the class is on-going, it may be completed at the end of the previous class session to start parents thinking about the new unit and to allow the leader to prepare the appropriate materials. This activity may be completed independently with each parent selecting a topic of interest and identifying a personal or family problem, or in small groups with parents working on a problem together.

The first item on the worksheet contains a list of topics in the unit. Each parent (or group of parents) should select the topic most important to learn more about. The unit contains one or more activities related to each topic. The topics and related activities are listed at the beginning of this unit.

Question 2 asks parents to identify problems related to the topics of interest. Parents may have difficulty identifying their real problems. The problem identified by a parent may be an indication of the real problem. For example a parent may report the following problem: "I have to spend an hour getting the children to bed at night. The children are slow to get ready for bed, ask for drinks of water, cry and fight." The parent may think the real problem is that the children are not cooperating. However, the real problem may be that the parent is so busy that little time is available to spend with the children during the day and they are lingering at bedtime to get the attention they need. The solution to this problem may be for the parent to find ways to spend more time with the children during the day so that they will not need extra attention at bedtime. Look over the responses of parents and help them decide if they have identified their real problems. Some key questions for helping to identify the real problem are: Why does this bother you? Why is this a problem? Why do you think this is happening?

The last task on the worksheet is for each parent to describe a problem solution. Parents may wish to change their responses after completing the learning activities. The worksheet, **WHAT SHOULD I DO?** should be completed next.



ZEROING IN ON THE PROBLEM

1. Place a check by the topic on the list below which is most important for you to learn about.

______Who am I, really?
______Learning to like myself
______Who is in charge of my life?
______Saying what I think and feel
______Listening makes a difference
______Managing conflict

2. What problem do you have in this area that you would like to solve?

EXAMPLE: (Topic--Saying what I think and feel). People are always asking me to do things--my kids, my boss, my parents and my friends. I feel that I should do what they ask but I just don't have time to do everything.

MY PROBLEM:

3. How would you like this problem to be solved?

EXAMPLE: I would like to learn how to say no to some of the requests that are made of me without feeling guilty.

MY SOLUTION:

PROBLEM SOLVING STEP #2: WHAT SHOULD I DO?

EACH PARENT WILL:

1. Brainstorm a list of problem solutions.
2. List advantages and disadvantages of each solution.
3. Select the solutions that are most likely to solve the problem and that are possible to carry out.
4. Select one or two solutions to try this week to solve the problem.

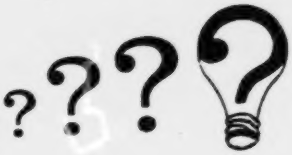
Go over the instructions and example for the **WHAT SHOULD I DO?** worksheet with parents. Ask parents to share the problems they have identified in **ZEROING IN ON THE PROBLEM** with the class so that they can form groups with parents who have similar problems. This worksheet should be completed in pairs or small groups in order to generate as many problem solutions as possible. Single parents often have a great need to discuss problems with other adults who understand their situations. Problem solving in small groups takes advantage of the pooling of ideas, experiences and skills of the group members. It will help parents reach better solutions more quickly than when they solve problems alone. It is best if this activity is completed in writing for future reference but, if reading and writing skills are low, the exercise may be done orally.

When groups have finished this activity ask them to report some of their problem solutions to the class. The class may be able to generate more solutions.

Go on to Step 3, **PLAN OF ACTION**

Example

●●● WHAT SHOULD I DO?



1. State your problem.

2. List as many ideas as you can think of for solving your problem in the **BRIGHT IDEAS** column on the chart below.

3. What would happen if you tried each idea? List the advantages and disadvantages of trying each idea.

4. Evaluate the advantages and disadvantages which you have listed for each idea. Circle the ideas you think are most likely to solve your problem that are possible for you to try. Place a check by one or two ideas that you would like to try this week.

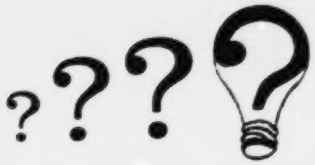
MY PROBLEM: People ask me to do so many things that I can't do them all. I don't know how to say no without feeling guilty.

BRIGHT IDEAS	**ADVANTAGES**	**DISADVANTAGES**
Say no to everything	I wouldn't have to make any decisions	I want to help some of the time
Avoid the people who ask me to do things	Wouldn't get asked as often	These people are important to me

Bright ideas after learning Activities:

Stop saying "should"	Would feel less guilty	Hard to break a habit
Practice saying no with I messages at home to a mirror	Would be easier to say no in the real situation	It's scary
Read over class handouts on I-messages and self-esteem	It would keep me thinking about assertive behavior	Takes time
Praise myself for sending I-messages	Would keep me thinking positive	Praising myself seems unnatural

Problem solving step #2



WHAT SHOULD I DO?

1. State your problem.
2. List as many ideas as you can think of for solving your problem in the BRIGHT IDEAS column on the chart below.
3. What would happen if you tried each idea? List the advantages and disadvantages of trying each idea.
4. Evaluate the advantages and disadvantages which you have listed for each idea. Circle the ideas you think are most likely to solve your problem that are possible for you to try. Place a check by one or two ideas that you would like to try this week.

MY PROBLEM: ______________________________

____

BRIGHT IDEAS	ADVANTAGES	DISADVANTAGES

Bright ideas after learning activities:

PROBLEM SOLVING STEP #3, Part I: PLAN OF ACTION

EACH PARENT WILL:

> Select and complete activities that will improve knowledge and skills for solving the problem.

Look over all of the activities in this unit. Look at the topics parents have selected and find the activities that will help improve skills for solving their problems. A list of topics related activities appears below. You may choose activities other than the ones suggested for a particular topic if you feel that they would help the parent solve the problem. Discuss the activities you have selected with parents and allow them to help choose the activities.

Parents may continue to work in the same groups that they were in for Step 2 as they do the activities. After the activities have been completed ask parents if they have gained any new ideas for solving their problems. Ask them to add these to their **WHAT SHOULD I DO?** worksheets.

TOPICS	ACTIVITY NUMBERS
Who am I, really?	1, 2, 3, 4, 5 & 6
Learning to like myself	7 & 8
Who is in charge of my life?	9, 10, 11, 12, 13 & 15
Saying what I think and feel	14, 15, 16 & 17
Listening makes a difference	18, 19 & 20
Managing conflict	17, 21 & 22

PROBLEM SOLVING STEP #3, Part II: PLAN OF ACTION

EACH PARENT WILL:

1. Make a **PLAN OF ACTION** by listing the steps and times for carrying out one or more of the solutions proposed on the **WHAT SHOULD I DO?** worksheet.

2. Follow the steps outlined on the **PLAN OF ACTION** worksheet at home for one week.

The chances of parents carrying out their proposed solutions will increase if they plan in detail and list the steps they will follow and when they will do them. Read over the instructions and example for the **PLAN OF ACTION** worksheet with parents.

Encourage parents to plan only what they feel they will be able to do. It is better to have a **PLAN OF ACTION** with only one planned activity that is actually completed, than a plan with many activities that are not completed. When parents complete a simple plan of action they will feel successful. It is difficult to make a lot of changes in one week.

Encourage parents to plan in detail. It may seem trivial to list making a phone call, but the task may be easily avoided or forgotten if it is not in writing.

Look over each parent's plan to make sure all the steps necessary to successfully carry out the solutions are listed. Parents should keep their plans posted in their homes to remind them of what they need to do.

The most important step of the problem solving plan is now at hand: carrying out the proposed solutions. You may want to have parents exchange telephone numbers and call one another in the middle of the week to see how their plans are working. This will remind parents to follow their plans and allow them to discuss any difficulties they may be having.

At the next session, the parents will evaluate their **PLANS OF ACTION** by filling out the worksheet **HOW DID IT WORK?** In some cases it may take more than a week to try solutions. If the class will not be meeting again pass out the worksheet now and ask parents to complete it at home after trying their solutions.

PLAN OF ACTION

Copy the **BRIGHT IDEAS** you checked on your **WHAT SHOULD I DO?** worksheet in the space below. Think about the steps you must take to make each idea happen. Discuss your plan with a friend to make sure you have considered all the steps. Decide when you will do each step and write it on the calender below. Fill in the time that you plan to do it. Keep your **PLAN OF ACTION** someplace where you will see it often so that you will remember to do what needs to be done.

BRIGHT IDEA #1:	Practice saying no in front of a mirror.
BRIGHT IDEA #2:	Read over class handouts on self-esteem and I- messages. Praise myself for sending I-messages.

DAY	TIME	WHAT TO DO
SUNDAY	9 p.m.	Practice saying no with I-messages in front of a mirror
MONDAY	7 a.m.	Read class handouts on I-messages and self-esteem
TUESDAY		
WEDNESDAY		
THURSDAY		
FRIDAY	9 p.m.	Think about situations this week when I said no with I-messages and give myself a pat on the back
SATURDAY		

You are ready to try your plan! Follow it this week and see what happens. GOOD LUCK!

●●● PLAN OF ACTION

Look at the **BRIGHT IDEAS** you checked on your **WHAT SHOULD I DO?** worksheet and write them in the space below. Think about what you must do to make each idea happen. Talk it over with a friend. On the calender below, write each step beside the day that you plan to do it. Fill in the time that you plan to do it. Keep your **PLAN OF ACTION** someplace where you will see it often so that you will remember to do what needs to be done.

BRIGHT IDEA #1: ______________________________

____

BRIGHT IDEA #2: ______________________________

____

DAY	TIME	WHAT TO DO
SUNDAY		
MONDAY		
TUESDAY		
WEDNESDAY		
THURSDAY		
FRIDAY		
SATURDAY		

You are ready to try your plan! Follow it this week and see what happens. GOOD LUCK!

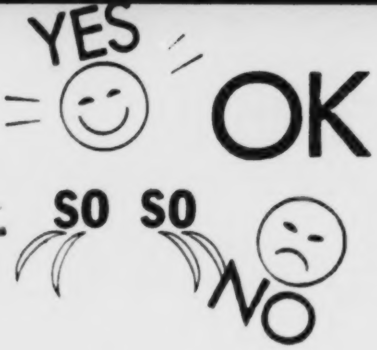
PROBLEM SOLVING STEP #4: HOW DID IT WORK?

EACH PARENT WILL:

1. Evaluate the changes that took place.
2. List improvements and new ideas for the problem-solving plan.

The **HOW DID IT WORK?** worksheet is an opportunity for parents to evaluate their problem-solving plans after they have tried them for a week or longer. Have parents complete the worksheet and ask them to share the results of their problem solving plans with the class. This last step of evaluation is important because our first ideas for solutions do not always work and we often think of better ideas once we actually try to solve a problem.

Pass out the handout **PROBLEM SOLVING:** 1,2,3,4, and encourage parents to keep it someplace where they will see it often and use it to solve other problems. Note: When parents use the problem solving plan on their own they will have to decide what they need to do to gain the knowledge and skills needed to solve their problem.



Problem solving step #4

● ● ● HOW DID IT WORK?

1. Did you use your Plan of Action?

_____Yes
_____No
_____I did part of it

2. How did you feel about following your Plan of Action?

_____Happy as a clam
_____Excited
_____Stressed out
_____Other____________

_____Bursting with pride
_____In control
_____Ho hum

3. How did your children feel about the changes you made this week?

_____They didn't notice
_____They wanted to help
_____All smiles!
_____Just plain mad
_____Other____________

If your children were not happy with the changes you made, how can you get them to cooperate with your plan?

4. Did following your Plan of Action help solve your problem?

____Yes _____No

What things do you plan to continue to do?

Which of your other ideas do you plan to use to solve your problem?

What new ideas do you have for solving your problem?

ACTIVITY #1: WHO AM I?

HANDOUT: PEOPLE DESCRIBERS

Ask parents to list ten words that best describe themselves. The handout **PEOPLE DESCRIBERS** lists words they may want to use. Ask them to indicate which of the ten characteristics they like and which they do not like by placing a "+" or "-" by each word. Parents may share the things they like about themselves with the class. Many people have a difficult time expressing good things about themselves. They tend to focus on the negative characteristics rather than the positive. It is important for parents to be able to say good things about themselves.

It is also necessary to discuss the negative or "bad" feelings that parents include on their lists. In order to develop healthy self-esteem parents must know that negative feelings are not unnatural or "bad". Talking about negative feelings in the group has two positive effects on the parent's self-esteem. First, it provides an opportunity to defuse some of the feelings by talking them out. Second, parents will discover that others have similar feelings.

Most people have some characteristics that they do not like, but this does not have to ruin self-esteem. A person can learn to accept negative characteristics or change them. For example, people who do not like being overweight can lose weight or accept being overweight and concentrate on the things about themselves that they like. Some characteristics cannot be changed.

Discussion questions:

Can the negative characteristics which you identified about yourself be changed?

Is it worthwhile to spend time and energy to make possible changes now?

ACTIVITY #2: WHAT DO OTHERS SAY ABOUT ME?

This activity is similar to activity #1. Ask parents to list things that they have heard others say about them. If both activities are completed, have parents compare the responses. Often others view us more positively than we view ourselves.

Discussion questions:

Do you think the things that others have said are true or false?

How can you graciously accept the positive comments of others?

How can you use the negative comments of others in positive ways?

Activity #1

PEOPLE DESCRIBERS

Sarcastic
Grumpy
Articulate
Critical
Proud
Pretty
Handsome
Beautiful
Sexy
Ugly
Tall
Small
Thin
Fat
Short
Strong
Weak
Sickly
Healthy
Athletic
Tired
Gorgeous
Adventurous
Kind
Loving
Caring
Nurturing
Intelligent
Smart
Stupid
Dumb
Nervous
Lazy
Ambitious
Talented
Thoughtful
Pleasant
Creative
Imaginative
Witty
Funny
Happy
Sad
Depressed
Dull
Vivacious
Positive
Thinker
Patient
Explosive
Introspective
Outgoing
Joyful
Boisterous
Shy
Sympathetic
Interesting
Gregarious
Complaining
Faithful
Curious
Playful
Spirited
Compassionate
Stubborn
Willful
Successful
Intense
Determined
Independent
Generous
Resourceful
Bored
Boring
Fast
Slow
Diligent
Prompt
Wise
Fun-loving
Entertaining
Self-conscious
Serious
Light-hearted
Confident
Poised
Comforting
Perfectionist
Organized
Friendly
Quiet
Loud
Crazy
Gentle
Passionate
Wild
Emotional
Gracious
Attentive
Capable

ACTIVITY #3: MY SKILLS

Ask parents to list 10 skills that they have. Focusing on skills helps promote positive self-esteem.

Skills to consider might be:

Parenting
Listening
Working
Doing household tasks
Playing sports
Playing music
Doing arts and crafts
Doing hobbies
Communicating with others
Grooming
Writing
Typing
Repairing
Organizing
Cooking
Sewing

Discussion questions:

How do you feel about your skills?

Can you think of some new uses for the skills that you have listed?

How would you describe someone else who had the same skills that you listed for yourself?

ACTIVITY #4: MY SUCCESSES

Viewing yourself as successful is an important component of building positive self-esteem. Ask parents to share successes or accomplishments in their lives from different time periods (under 5, 6-12, adolescence, 20s, 30s, 40s).

At the end of each session have parents share successes they have had in that day or week. Encourage parents to think about the successes they have each day. Examples: Cleaning the refrigerator, being patient with the children, serving a nutritious meal, making plans to do something with a friend, paying the bills.

Discussion questions:

Describe how your successes help you feel like an able person?

How does it feel to think about past successes?

ACTIVITY #5: DISCOVERING THE REAL ME

HANDOUT: DISCOVERING THE REAL ME

This questionnaire is a tool to help parents recognize how they feel about themselves. It can be used periodically so that answers can be compared and parents can become aware of changes in themselves. The parents' answers are personal but you may want to ask some general questions after they have completed the forms.

Discussion questions:

Was it difficult to answer the questions?

What did you learn about yourself?

Activity #5

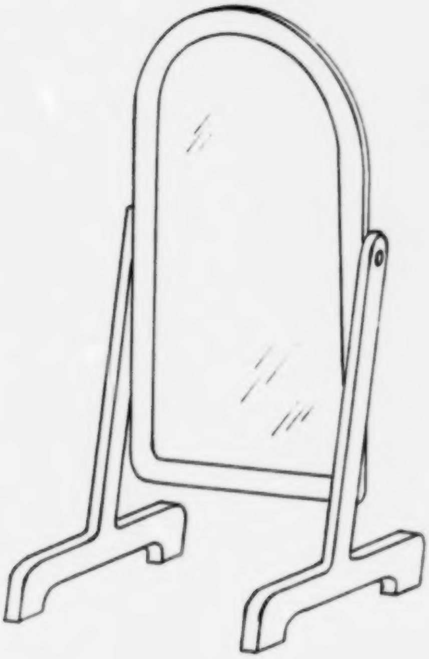
DISCOVERING THE REAL ME

Complete the following sentences.

1. I really get a lot of pleasure when I ____________________
   ____
2. If I were president, the first thing I would do is __________
   ____
3. The thing I like people to admire me for is ______________
   ____
4. I am happiest when I ______________________________
5. I like myself because ______________________________
6. I feel best when people _____________________________
7. Something I'm really good at is ______________________
8. The thing I most want to accomplish is ________________
   ____
9. I wish that ______________________________________
10. I want to be _____________________________________
11. I used to be _____________________________________
12. I don't like to ____________________________________
13. The thing I'm most concerned about is ________________
    ____
14. I feel important when _____________________________
15. The best thing about my body is ______________________
16. I am at my best when I ____________________________
17. The best thing that could happen to me is _____________
    ____
18. When I am proud of myself I _________________________

MY BODY AND MY SELF-ESTEEM

Accepting your body and feeling good about it is important to your self-esteem. Consider the following:



1. Describe what you expect or want from your body (e.g., you expect to be healthy).
2. What do you do to take care of your body?
3. What foods do your eat specifically to keep your body healthy?
4. What kind of exercise do you get and how often do you get it?
5. How many hours of sleep do you get each night? Is it enough to make you feel rested?
6. Do you go to the doctor when you need to?
7. What do you do that is bad for your body?
8. What are the most beautiful parts of your body?
9. What parts of your body do you feel are unattractive?

   If you have a part of your body that you feel is unattractive, try to think of good points about it. Example: You may have crooked teeth, but they don't have any cavities.
10. What parts of your body are most useful?
11. Some things about your body can be changed (like your weight) while others cannot. Is there anything that you can do to change your body so that you will like it more? If not, accept it and think about the parts you like.

ACTIVITY #7: GIFTS TO MYSELF

Often single parents are the only adults in the household. Children are the receivers and parents the givers when it comes to gifts and kindnesses. Parents may take the time to read to their children but not to themselves. Parents may buy clothing or toys for their children but never buy anything of luxury for themselves. Giving and receiving gifts and kindnesses is an exciting and enjoyable experiences for all ages. It is important for both the children and parents that children be taught to give gifts as well as to receive them. Besides teaching their children to be givers, parents must take the responsibility to give to themselves.

Have parents make a list of gifts or kindnesses they can give themselves. Here are some examples of gifts that don't cost anything:

a nap
allowing yourself to linger over a cup of coffee
a quiet stroll
a candlelight dinner
a special dish you really enjoy
window shopping
time to finish reading the newspaper
fixing a garden bouquet for your own enjoyment
a long hot bath
time to read a book
time to call a friend
time to work on a hobby

SELF-ESTEEM BOOSTERS

1. You cannot always change your situation or other people, but you can change your attitude. You and you alone are responsible for your own happiness.

2. Your self-esteem is learned. If you have a negative self-esteem you can "reprogram" yourself so that you live with a strong sense of personal self-worth.

3. Winners have high self-esteem. Losers base their lives on the false belief that they are unlovable.

4. To increase your self-worth you do not need to change your self. You need to change the way you talk to yourself and what you believe about yourself. You can choose to become like a loving parent and say good things to yourself.

5. You can choose not to react to others when they try to damage your self-esteem. People may say whatever they want but you are in charge of your ears and can choose what you wish to hear.

6. You do not have to please everyone. It is most important to please yourself.

7. If you feel "down" about yourself you are not alone. Many people have low self-esteem but everyone can choose to improve his or her self-esteem.

8. Raise your self-esteem by thinking about what is right about you rather than what is wrong. Enjoy your strengths and successes. Give yourself "support talks."

9. Avoid wallowing in the "if onlys" of the past and the "what ifs" of the future. Focus on the present--it is the only time you really have.

10. It doesn't make any sense to compare yourself with others because there is no one else in the world just like you.

MY IMAGE OF ME

PUTTING MYSELF IN CHARGE

What controls your life? Fate? Your children? Your parents? Your friends? Money?

The answer is "you." Whether you are happy or unhappy with your lot in life is a result of your actions and attitudes. If you are happy, that is great. Having a good attitude and seeing that your needs are met is a sign of an effective person. This is not to say that there won't be times when you are unhappy, disappointed or depressed. These feelings are a part of life, too. But dwelling on these feelings and feeling helpless to change them is unhealthy.

If you are unhappy, take a close look at your situation. You may have had some bad things happen to you over which you had no control. But, you can control how you react to them. Read the following situations and tell what Dave, Mary and Janet could do to take more control of their lives.

1. Dave is unhappy because he doesn't make enough money to live the way he would like. He feels that he was cheated because his parents couldn't afford to send him to college, which would have prepared him for a better paying job. Now, as a single parent he feels that it would be too difficult go to school, work and take care of the house and child. Dave feels helpless to do anything about his situation. What could Dave do to change his situation?

2. Mary feels exhausted all the time and gets sick often. The doctor says she needs to take better care of herself by getting more rest, eating nutritiously, exercising and reducing her stress level. Mary says that as a single parent she just doesn't have time to do all that. What should she do?

3. Janet often feels as if she's going to explode. She is a single parent with three pre-school children living on welfare. She's with the kids seven days a week, twenty four hours a day and it's driving her crazy! She would like to do errands, buy groceries or visit a friend without taking all the kids along, but of course she can't afford a babysitter. What should she do?

When you feel helpless about having your needs met, say the following words out loud:

> **"If it is to be, it is up to me."** Yogi Berra

You and only you are responsible for seeing that your needs are met. Often we can take more control of our lives than we do.

Activity #9

PUTTING MYSELF IN CHARGE

Consider the following areas of your life: **FRIENDS, MONEY, WORK, HOME, YOUR BODY, TIME**. Over which area would you like more control? Write this area on the line below. On the chart below, list three improvements which you would like to have happen in this area. Then tell why you feel the change would be difficult or impossible. In the last column tell how you can make the change that you want.

____

Improvements I would like in this area	**Why it's hard to make this change**	**What I can do to make the change**
Example for the area of **TIME**:		
1. Time to read novels	I work all day, kids are too noisy, I'm too tired after they're in bed.	Set aside 1/2 hr. of quiet time in evening, Kids can read, too.
1.		
2.		
3.		

Make one of your improvements this week!

ACTIVITY #10: BEHAVING LIKE A HIGH SELF-ESTEEMER

We send messages about our self-esteem through our physical appearance and behavior. It is important that these messages are positive because people will treat us better if we appear to have high self-esteem. Ask parents the following question: What are some physical cues and behavior cues of positive and negative self-esteem? Possible answers are listed below:

POSITIVE	**NEGATIVE**
Head held high	Head hanging down
Shoulders back	Drooping shoulders
Smile	Sad facial expression
Neat dress	Sloppy appearance
Clean clothes	Dirty clothes
Hair combed	Unkempt hair
Teeth brushed	Dirty teeth
Well groomed	Poor grooming
Eye contact	Eyes downcast
Attentive facial expression	Blank facial expression
Interacts in a group	Withdraws from group
Confident walk	Hesitant walk
Confident speech	Apologetic speech

When the two lists have been completed, have parents role play persons with high and low self-esteem. Ask a parent to role play a person applying for a job showing as many characteristics of negative self-esteem as possible. Another parent may be the potential employer. Then do the role play again and have the parent show as many characteristics of positive self esteem as possible. Discuss the likely reactions of employers in each situation.

ACTIVITY #11: DO YOU HAVE A CASE OF THE "SHOULDS"?

The way we talk to ourselves can damage our self-esteem. When we use words like **should, must, ought and have to**, we are being critical and judgmental of ourselves. If we don't accomplish what we said we should then we have failed. By replacing these words with non-judgmental and self-responsible words like **wish, prefer, want to, choose, feel and desire**, we give ourselves the choice of doing or not doing something. Look at the two lists below. Which statements allow greater self-esteem?

CONTROL TALK:	NON-CONTROL TALK:
I should have thought of that idea.	I wish I had thought of that idea.
I should have done a better job.	I wish I'd chosen to do the job better.
I ought to be more organized.	I prefer to be more organized.
I must remember to ...	I want to remember to...

Ask parents to make statements about themselves using the words "I should." Then ask them to change the statements and replace the "shoulds" with self-responsible words. Which words make them feel more in control of themselves? Ask class members to correct themselves and each other when they use "should."

ACTIVITY #12: I CAN'T ... I WON'T

Ask parents to make a list of "I can't" statements. Then ask them to cross out all of the "can'ts" and replace them with "I won't" or "I choose not to." When we say "I can't" we are saying that we are unable to do something. When we say "I won't" we are reclaiming our power of choice. See the examples below:

VICTIM STATEMENTS	POWER STATEMENTS
I can't go because I have no one to watch the kids.	I choose not to go because it is too much trouble to find someone to watch the kids.
I can't quit smoking.	I won't quit smoking.
I can't help myself.	I won't help myself.
I can't wear black.	I choose not to wear black.

Afterwards, ask parents if they felt that changing their language made a difference.

WHAT IS YOUR BEHAVIOR STYLE?

Listed below are three behavior styles with descriptions and examples. Which style best describes the way that you behave most of the time?

1. If you are an **ASSERTIVE** person, you openly tell others your feelings, needs and ideas. You stand up for your rights in ways that don't interfere with the rights of others.

   Example: You have an arrangement with a friend to exchange babysitting. He calls you at 7 a.m. before you leave for work and asks you to babysit that night. You don't want to because you have to work late, the house is a mess and you need to do laundry. You say, "No, I can't babysit tonight. I have to work late and have other things to do. In the future, if you give me two days notice, I may be able to."

2. If you are an **AGGRESSIVE** person, you openly tell others your feelings, needs and ideas in ways that show them you don't care about how they feel.

   Example: "No, I won't babysit tonight. You always call the last minute and expect me to clear my calender."

3. If you are a **NON-ASSERTIVE** person, you do not tell others your true ideas, feelings or needs because you are afraid of how they might react. You may be upset later because you didn't stick up for yourself.

   Example: "Sure, I'd love to babysit tonight. What time?"

Most people behave in all three of the behavior styles at one time or another. It is best for you and the people in your life if you work towards behaving **assertively** most of the time. Being **assertive** is not being selfish. You may have been raised to be polite, agreeable and quiet and to put your needs below the needs of others; but this will not help you to be emotionally healthy. You need to have your needs met so that you can be a good parent and a reasonably happy person. Most often others will want to cooperate to help you meet your needs. When you tell others how you feel and they get to know the real "you," your relationships will improve. Others want you to answer assertively. They do not want you to do things you do not want to do.

Everyone will benefit when you behave **assertively**.

Test your knowledge by completing the worksheet **AGGRESSIVE, ASSERTIVE OR NON-ASSERTIVE?**

AGGRESSIVE, ASSERTIVE OR NON-ASSERTIVE?

For the following examples, identify each response as:

Ag=Aggressive
As=Assertive
Na=Non-assertive

1. A friend asks to borrow $5.00. You have only $10.00 left until payday.

_____You know we're on a tight budget. You had better learn how to manage money.

_____Sure, anytime.

_____I don't have any money to spare.

2. Your kids want you to help chaperon a school party. You have made plans to go to a movie with a friend.

_____Well, I've already made plans but I guess I can cancel them.

_____I like to help out with school activities but this time I have plans. Let me know in advance and I may be able to help next time.

_____You're always asking me to help with things. Don't you think I need a social life too?

3. A teenager comes to the door selling candy to raise money for band uniforms. You don't want to buy any.

_____I'm sick and tired of you kids coming around asking for handouts.

_____Well, I guess if it's just a dollar I'll take one.

_____I don't want to buy any candy today.

4. Your children want you to read to them. You are tired and have a headache.

_____Well, okay, I'll read one book.

_____Can't you see that I don't feel well? Leave me alone.

_____Kids, I love reading to you but I can't tonight because I have a headache.

5. Your children have been leaving the house in a mess and you want them to clean it up.

_____I really don't enjoy our home when it is this messy. I'd like you to spend the next half hour cleaning.

_____Do you kids have to be such slobs? This place looks like a pig sty.

_____I guess I'll clean the house. I know you kids are busy with school.

6. Your child is playing the stereo too loudly. You are trying to read and can't concentrate.

_____I can't concentrate when the music is so loud. Would you please turn it down or use headphones.

_____Turn that stereo down! Don't you have any respect for others?

_____I guess I'll just read later. The kids really enjoy their music.

7. Your boss wants you to work on Saturday. You want to spend the weekend with the kids and catch up on things around the house.

_____I'd be happy to work.

_____I don't want to work on Saturday. I need my weekends to spend time with my children and do housework.

_____You don't really expect me to work on Saturday, do you? Hire some extra help.

8. Your parents want you to spend Sunday with them. You have made plans with another family to go on a picnic.

_____The kids think it's boring at your place. We have other plans.

_____We've made other plans but I guess we could change them.

_____We'd love to come but we already have plans. How about the following Sunday?

Answers: 1. Ag, Na, As 2. Na, As, Ag 3. Ag, Na, As
4. Na, Ag, As 5. As, Ag, Na 6. As, Ag, Na
7. Na, As, Ag 8. Ag, Na, As

ACTIVITY #14: I-MESSAGES HELP BUILD FRIENDSHIPS

HANDOUTS: **I-MESSAGES**
FEELING WORDS

Read and discuss the introduction and section one, **I-MESSAGES HELP BUILD FRIENDSHIPS** on the **I-MESSAGES** handout. Ask parents to each send one or more I-messages to the rest of the class about how they feel or what they think. This may sound easy, but it may be difficult for some.

Discussion questions:

How did you feel about sending I-messages?

Did you get to know others better after hearing their I-messages?

ACTIVITY #15: USING I-MESSAGES TO SAY NO

HANDOUTS: **I-MESSAGES**
LEARNING TO SAY NO

Read and discuss section two, **USING I-MESSAGES TO SAY NO**, on the **I-MESSAGES** handout. When everyone understands how to use an I-message to say no, ask parents to role play from the nine situations on the handout **LEARNING TO SAY NO** using a two part I-message (how you feel and why you feel that way). Parents should work in pairs and take turns being the requestor and responder. You may want to assign different situations to each group or let them practice whichever ones they wish. Parents may have situations in their lives that they would like to role play. After practicing their situations in pairs, they can then share them with the class.

Possible answers to role play situations:

1. No, I won't help you with your project tonight. I have some important errands. If you need help on a big project ask me ahead of time.
2. No, I don't want Mary to sleep over tonight. Things have been so hectic, I want to relax.
3. No, you may not step in front of me. I'm late for a meeting.
4. No, I don't want to help this year. I'm really busy that week.
5. No, I don't want to buy any.

6. No, I can't buy you a new outfit. I don't have the money.

7. No, I don't want to babysit on Saturday night. I need to relax.

8. No, I don't loan my typewriter to friends because I don't like anyone else to use it.

9. No, I don't want you to spend the weekend at Steve's house. I want to get to know his parents before I decide if you can stay overnight.

ACTIVITY #16: USING I-MESSAGES TO ASK FOR HELP

HANDOUTS: I-MESSAGES

Read and discuss section three, **USING I-MESSAGES TO ASK FOR HELP**, on the **I-MESSAGES** handout. Ask parents to write two or three I-messages that ask for help based on their own situations. They should include the two parts: what you want or need and the reason you want it. Have them evaluate one another's "I-messages." Encourage them to send the I-messages they have written this week.

ACTIVITY #17: USING "I-MESSAGES" WHEN YOU HAVE A PROBLEM WITH SOMEONE

HANDOUTS: I-MESSAGES
TELLING OTHERS HOW YOU FEEL ABOUT THEIR BEHAVIOR

Read and discuss section four, **USING I-MESSAGES WHEN YOU HAVE A PROBLEM WITH SOMEONE.** Complete the worksheet **TELLING OTHERS HOW YOU FEEL ABOUT THEIR BEHAVIOR.**

Possible answers for **TELLING OTHERS HOW YOU FEEL ABOUT THEIR BEHAVIOR:**

1. Your friend keeps dropping in to visit when you're just getting ready to eat.

   Description of behavior: Friend drops in at mealtime

   Feelings: annoyed, hungry

   Effects on me: food gets cold or overdone, kids whine

   I-MESSAGE: I really can't enjoy our visit when you come over right before dinner because the kids whine and the food gets cold. Would you please come at seven instead?

2. Your child's other parent repeatedly brings your child back late from visits.
   Description of behavior: other parent brings Jonathan back late

   Feelings: annoyed, irritated

   Effects on me: I have to change planned activities

   I-MESSAGE: I feel annoyed when you bring Jonathan back late because I have to change my plans.

3. Your child doesn't clean up the kitchen after making a snack.

   Description of behavior: child doesn't clean up after making snacks

   Feelings: annoyed

   Effects on me: have to look at mess, mess interferes with dinner preparation

   I-MESSAGE: I feel annoyed when you don't clean up the kitchen after making a snack because I have to look at the mess.

4. Your boss sets an unreasonable deadline for you to complete your work.

   Description of behavior: boss gives unreasonable deadline

   Feelings: tense

   Effects on me: I can't get the work done on time

   I-MESSAGE: I feel tense because you have given me too much work to be completed by the deadline.

5. You make arrangements with a co-worker to carpool to work. The friend is not ready for work on time and you are always late.

   Description of behavior: friend is late for carpool

   Feelings: nervous

   Effects on me: I'm late

   I-MESSAGE: I feel nervous when you are not ready when I come to pick you up because I don't like to be late.

I-MESSAGES

An "I-message" is used to tell others your thoughts, feelings and ideas. Sometimes an I-message explains why you feel the way you do. I-messages can be used for four different purposes.

I. I-MESSAGES HELP BUILD FRIENDSHIPS

When you send I-messages you are telling others about yourself. Honest I-messages allow others to know the real "you." This helps build friendships. If you never say what you think or feel others can not know you.

Examples:

I am enjoying this class.

I don't like to dance.

I think the president is doing a great job.

I feel uncomfortable sending I-messages.

II. USING I-MESSAGES TO SAY "NO"

Why do you say yes when you want to say no? There are many answers to this question. It may be too difficult or too painful for you to say no. You may fear that others will not like you. You may feel guilty. You may feel that it's your duty to say yes. There are many reasons. Sometimes you may not even think that you have a choice and say yes without thinking. Other times you may be confused or undecided about how you feel. So you say yes and later wish you had said no.

I-messages can be a great help when you want to say no. An I-message used to say no has two parts: **how you feel** and **why you feel that way**. It is not always necessary to give a reason but sometimes it is helpful for the other person to understand that your decisions are based on your important needs and values and that you are in control. If you can't decide whether to say yes or no, you should say so and let the person know later.

When you say no you do not have to say that you are sorry--you haven't done anything wrong, you simply don't want to or are unable to do what has been requested.

Examples:

No, I don't want to loan you my car because I use it every day.

No, I can't come to your party because I have other plans.

I don't know for sure if I can do that. I'll call you back tonight.

III. USING I-MESSAGES TO ASK FOR HELP

I-messages can be used to ask for help. These I-messages have two parts: **What you want or need** and **the reason you want it**.

Examples:

I would like you to play quietly for one half hour after I get home from work because I need to rest.

I need your help in cleaning the kitchen after supper so that I can get done sooner and enjoy the evening.

IV. USING I-MESSAGES WHEN YOU HAVE A PROBLEM WITH SOMEONE

Sometimes people may do things that get in the way of your meeting your needs (like playing the radio too loudly or being late for an appointment).

A you-message is often our first reaction when we are upset with someone's behavior. Example: "You don't care how I feel or you wouldn't be doing that." This is not good because it may hurt the self-esteem of the person, make them angry, and/or make them unwilling to cooperate.

It is best to be assertive and send an I-message. An I-message, used when another person's behavior is unacceptable, has three parts: **it describes the behavior of the person that is bothering you**, **it describes your feelings** and **it describes the effects of the behavior on you**.

Which of the messages below would make you feel more like cooperating? Which message is assertive and which is aggressive?

1. A. You never put my scissors back after you use them. Do you think I like to run around looking for them?

   B. When you don't put the scissors back it really bugs me because I have to spend time looking for them.

2. A. You shouldn't go out without a hat and mittens in this cold weather. Don't you have any brains?

   B. When you go out without a hat and mittens, I'm really concerned because I'm afraid that you'll get sick.

Activities #14-18

FEELING WORDS

Nervous
Accused
Accepted
Excited
Angry
Appreciated
Anxious
Bored
Better
Joyful
Defeated
Capable
Sad
Happy
Jealous
Disappointed
Discouraged
Difficult
Afraid
Comfortable
Confident
Encouraged
Enjoy
Ashamed
Humiliated
Embarrassed
Frightened
Guilty
Hated
Glad
Good
Grateful
Calm
Hurt
Inadequate
Frustrated
Silly
Lonely
Loved
Great
Pleased
Proud
Hopeful
Trusted
Shy
Insecure
Superior
Inferior
Protective
Repulsed

Awed
Thrilled
Tense
Impatient
Contented
Wonderful
Rejected
Satisfied
Relieved
Respected
Worthless
Worried
Unloved
Unhappy
Unfair
Stupid
Put down
Left out
Annoyed
Bad
Bothered
Brave
Confused
Determined
Disrespected
Down
Foolish
Happy
Hurt
Safe
Accepting
Ignored
Indifferent
Scared
Certain
Successful
Undecided
OK
Up
Loved

Activity #15

LEARNING TO SAY NO

Requestors' Roles	**Responders' Roles**
1. You are a child asking your parent to help you with a semester project which is due tomorrow and which you haven't started.	1. Your child asks you to help with a semester project that is due the next day. You don't want to because you have errands to run and feel the child should have started the project sooner.
2. You are a child asking your parent if your friend can sleep over tonight.	2. Your child asks if a friend can sleep over. You are not in the mood.
3. There is a big line at the grocery check out. You have to pick up the kids in five minutes and have just two items. You ask the person at the head of the line if you can go first.	3. You have waited fifteen minutes in the check out line when someone asks if they can go ahead of you. You are late for a meeting so you say no.
4. You are on a committee to get volunteers to help with the school carnival. You are calling a parent to help set it up.	4. You are asked to help set up the school carnival. You feel that you are too busy to do it this year.
5. You are a teenager selling greeting cards to raise money for a class trip.	5. A teenager comes to your door selling greeting cards. You don't want to buy any.
6. You are a child asking your parent for a new outfit for the school party.	6. Your child asks you for a new outfit for the school party. You don't have the money.
7. You are a parent asking your friend to babysit for you on Saturday night.	7. Your friend asks you to babysit on Saturday night. You feel like curling up with a good book.
8. You would like to borrow your friend's typewriter to type a job resume.	8. Your friend asks to borrow your typewriter. You do not like to loan your typewriter.
9. You are a child asking for permission to spend the weekend at a friend's house.	9. Your child asks to spend the weekend at a friend's. You would like to get to know the family better first.

TELLING OTHERS HOW YOU FEEL ABOUT THEIR BEHAVIOR

Identify the three parts of the I-message for each situation and put them together to make an I-message.

Example: You always serve supper at 6 o'clock and you expect the whole family to be there. Lately the kids have been about 15 minutes late.

Description of behavior: Kids are 15 minutes late for supper.

Feelings: Annoyed, impatient

Effects on me: I have to eat alone, the food gets cold, it takes longer for kitchen clean up.

You-message: You're late again! You don't care that I've spent the last hour making supper. All you think of is yourselves.

I-MESSAGE: When you're 15 minutes late for supper I feel annoyed because I have to eat alone, the food gets cold, and it takes longer for kitchen clean up.

1. Your friend keeps dropping in to visit when you're just getting ready to eat.

   Description of behavior:

   Feelings:

   Effects on me:

   I-MESSAGE:

2. Your child's other parent repeatedly brings your child back late from visits.

   Description of behavior:

   Feelings:

   Effects on me:

   I-MESSAGE:

3. Your child doesn't clean up the kitchen after making a snack.

   Description of behavior:

   Feelings:

   Effects on me:

   I-MESSAGE:

4. Your boss sets an unreasonable deadline for you to complete your work.

   Description of behavior:

   Feelings:

   Effects on me:

   I-MESSAGE:

5. You make arrangements with a co-worker to carpool to work. The friend is not ready for work on time and you are always late.

   Description of behavior:

   Feelings:

   Effects on me:

   I-MESSAGE:

ACTIVITY #18: ACTIVE LISTENING

HANDOUTS: **ACTIVE LISTENING**
PRACTICING ACTIVE LISTENING
FEELING WORDS

Read and discuss the **ACTIVE LISTENING** handout. Have parents role play the situations on **PRACTICING ACTIVE LISTENING** using active listening and closed responses. The **FEELING WORDS** handout may be used if parents need help identifying feelings. Possible answers to **PRACTICING ACTIVE LISTENING**:

	CLOSED RESPONSE		**ACTIVE LISTENING**
1.	You'll do as you're told.	1.	You feel you're too busy to do the dishes.
2.	How dare you talk to me that way.	2.	You're very angry with me because I've asked you to clean your room.
3.	I never said I owned the place, I just think it's rude to disturb the whole office with that insane music.	3.	You feel that listening to music helps you concentrate.
4.	You ought to be thankful you've got a raincoat.	4.	You feel embarrassed when you wear your raincoat because you want to be like the other kids.
5.	Don't talk back to me.	5.	You must be having lots of fun playing.
6.	You're really narrow minded.	6.	Sounds like you feel very strongly about this.

Which type of responses would resolve the situations in the most positive ways?

ACTIVITY #19: HELPING OTHERS THROUGH ACTIVE LISTENING

HANDOUTS: **ACTIVE LISTENING**
HELPING OTHERS THROUGH ACTIVE LISTENING
FEELING WORDS

Have parents complete the worksheet **PRACTICING ACTIVE LISTENING**. Possible answers are given below:

1. Lonely, misses her. "You really miss her."

2. Angry, upset. "You sound really angry."

3. Annoyed, feels it's unfair. "It sounds like you don't think it's fair."

4. Overwhelmed, exhausted, hopeless. "It sounds like things have been really piling up lately."

5. Annoyed, wants peace and quiet. "It sounds like you could use some peace and quiet."

ACTIVE LISTENING

Active listening is a special listening skill that you can use to show others that you understand what they are thinking and feeling. It involves taking in the whole message through words, facial expressions and body language and then restating the message and feelings so that the other feels understood and accepted. In order to active listen you must put yourself in the other person's place and try to imagine her/his feelings.

Active listening is an assertive way of handling the reactions of others to your I-messages. People will not always agree with your ideas or be willing to help you meet your needs. They may give you an angry or disapproving response. This is when you need to "shift gears" and do some active listening.

Active listening shows others that you care about their feelings. This makes them feel better and they are more likely to cooperate with you. The discussion cools down and the mood is set for problem solving.

An easy way to learn active listening is to use the words, "You feel," followed by "because": "You feel angry because I won't let you stay overnight with your friend." The following is an example of active listening.

Sarah: I don't understand why you can't come over on Friday. It seems like you're always busy.

Jenny: It sounds like you're disappointed that I can't make it over on Friday.

Sarah: Yes, I was really looking forward to it.

Jenny: Me too, Sarah. Let's plan to get together another time soon.

In this example Jenny lets Sarah know that she understands how she feels, which helps Sarah handle her disappointment. The conversation would have gone differently if Jenny had used a closed response. A closed response does not identify feelings and leaves no room for discussion.

Sarah: I don't understand why you can't come over on Friday. It seems like you're always busy.

Jenny: Well, I just can't help it.

In this example, Sarah will not feel understood and it will be more difficult for her to deal with her disappointment.

PRACTICING ACTIVE LISTENING

Respond to the following situations using active listening.

1. Father to son: Jason, I'd like you to do the dishes and clean the kitchen tonight because I have to do laundry and get groceries.

   Jason: Aw, Dad! I don't have time.

2. Mother to daughter: Ann, I don't want you to go outside until you finish cleaning your room.

   Ann: You're the meanest mother in the whole world.

3. You to co-worker: I can't concentrate when your radio is that loud. Please turn it down.

   Co-worker: You don't own this place. The music helps me to concentrate.

4. Father to daughter: Janet, wear your raincoat to school today, it's supposed to rain this afternoon.

   Janet: I'm not going to wear my raincoat. Nobody in my class wears a stupid old raincoat.

5. Mother to son: Tom, it's time for bed.

   Tom: I don't want to go to bed! It's too early.

6. You to friend: I think abortion should be legal under any circumstances. Every woman should have a choice.

   Friend: I can't believe you said that. Abortion is the same as murder!

HELPING OTHERS THROUGH ACTIVE LISTENING

Active listening may also be used to help others solve their problems when they express feelings.

Example: I hate school! I'm never going back!

Active listening response: You must be really upset with something at school.

For each situation below identify the feeling expressed and give an active listening response.

1. Your child says: Why did my friend have to die? I wish she were still here.

   Feeling:

   Active listening response:

2. Your child says: I'm never going to play with Brandon again!

   Feeling:

   Active listening response:

3. A co-worker says: Do you think it's fair the way so many people leave early on Fridays?

   Feeling:

   Active listening response:

4. A friend says: I can't take it any longer. I've just got too much to do. I give up.

   Feeling:

   Active listening response:

5. A friend says: I wish everyone would leave me alone. Someone is always asking me for something.

   Feeling:

   Active listening response:

COMMUNICATION BLOCKERS

As parents and friends we like to help others when they have problems. Listed below are some common mistakes that people make when they are trying to help others with problems.

You do not help others when you ...

1. Give them an order or tell them how to solve their problem.

   Example: "Go to your boss and tell her just what you think."

   Possible reactions: This tells them that their feelings are not important, that you don't accept their feelings, that you don't trust them to make their own decisions. They may become angry.

2. Threaten them or tell them what will happen if they do something.

   Example: "Eat your vegetables or I'll spank you."

   Possible reactions: Fear, submissiveness, resentment, hostility. They may test you to see if what you said will really happen.

3. Try to influence them with facts, logic, information, or your own opinions.

   Example: "You know smoking is a leading cause of heart attacks and lung cancer."

   Possible reactions: They may feel inferior, resentful, defensive, hassled.

4. Make fun of others by labeling them or calling them names.

   Example: "If you weren't so lazy you'd have your homework done by now."

   Possible reactions: They may feel inadequate, inferior, stupid, unworthy, bad. They may criticize you, they may keep their feelings to themselves, they may not open up to you again.

5. Tell them why they behave the way they do.

   Example: "You're just doing that to get attention."

   Possible reactions: Threatened, embarrassed, angry at being unjustly accused. Telling others about their reasons for behaving cuts off communication.

6. Try to make them feel better by talking them out of their feelings, sympathizing or consoling.

   Example: "Don't feel bad. Things always turn out for the best.

   Possible reactions: They may feel you don't really understand. They may stop communication because they feel you want them to stop feeling the way they do.

7. Question them to find reasons, motives or causes for their problem.

   Example: "When did you start feeling this way?"

   Possible reactions: They may feel that you don't trust them or may feel threatened.

8. Try to get the other person to stop talking about their problem by making fun of it.

   Example: "If you had as much work as I have, then you'd have something to complain about.

   Possible reactions: They may feel that you don't respect them and be hurt, rejected or belittled.

WHO OWNS THE PROBLEM?

Sometimes people spend needless time and energy worrying about problems that belong to others. By learning to identify who owns a problem you can free yourself to concentrate on your own problems. It is especially important for children to learn to handle their own problems so they can learn to be responsible. Read each situation below and indicate who owns the problem by using the following words:

Other=Other owns problem
Mine=You own the problem
None=No problem

1. ______Your child complains because the teacher gives too much school work.
2. ______The auto repair shop has failed to meet the deadline to have your car fixed three times.
3. ______The person who shares your work space plays a radio too loudly, making it difficult for you to concentrate.
4. ______Your son is worried because kids are picking on him at the playground.
5. ______You have a political debate with a friend over whether or not the president is doing a good job.
6. ______Your parents are disappointed because you can't come over for Sunday dinner.
7. ______A co-worker is late with a report that you must also work on. You find that you can't meet the deadline.
8. ______You volunteer to help your child make a Halloween costume.
9. ______Your child does not want you to take an adult education class on Tuesday evenings.
10. ______Your neighbor is upset because someone uprooted his flowers.
11. ______Your toddler keeps getting into the trash.
12. ______You volunteer to work late.

Answers:
1. Other
2. Mine
3. Mine
4. Other
5. None
6. Other
7. Mine
8. None
9. Other
10. Other
11. Mine
12. None

ACTIVITY #22: CONFLICT MANAGEMENT

HANDOUTS: **CONFLICT CAN BE HEALTHY** (two pages)
HOW TO HAVE A GOOD CLEAN FIGHT

Read and discuss the two handouts on conflict management. Review the handouts on **I-messages** and **Active Listening** which are included in this unit. Also review **Problem Solving:1,2,3,4** which appears at the beginning of each unit. Good communication and problem solving skills are essential to effective conflict management.

Have parents role play the conflict situations in the examples on the handout **CONFLICT CAN BE HEALTHY** using poor conflict management skills (name calling, blaming, trying to win, etc.). Have them repeat the situations using the suggestions on **HOW TO HAVE A GOOD CLEAN FIGHT**. Discuss the role plays and have parents make suggestions for improving conflict management.

Most people have ways of fighting that are deeply ingrained. Changing lifelong habits is difficult and takes much practice. You may want to use some of the materials on the reference list for more information, examples and activities.

CONFLICT CAN BE HEALTHY

Conflict is something every family has and something most families don't want. While conflict is usually viewed as negative, conflict can help a family to grow and become stronger when family members learn how to resolve it in constructive ways.

Conflict exists in a relationship when the needs of one person interfere with the needs of another person and they disagree on the way to meet their important needs. Here are some examples of conflict situations:

> You have one television set. You constantly disagree with your children about which shows to watch.
>
> You have given your children chores to do around the house and they are not doing them.
>
> You are divorced and have one child. Your ex-spouse refuses to pay child support.
>
> A co-worker smokes constantly at work and it gives you a headache.
>
> You want your children to dress up for a special occasion and they want to wear old jeans and sweatshirts.

People who say they have no conflict are simply not recognizing it. It is normal for people in close relationships to have needs that interfere with the needs of others. Anger and stress result from ignoring conflict. This is much more harmful than dealing with the conflict directly. Learning to manage conflict in healthy ways helps clear the air and brings people closer to each other.

WHAT DO YOU THINK?

Are the statements below true or false?

_____1. All conflict is harmful and should be avoided at all costs.

_____2. Conflict always occurs because people do not understand each other.

_____3. Conflict always occurs because of a poor interpersonal relationship with another.

_____4. Conflict can always be resolved.

All four of the statements under **WHAT DO YOU THINK?** are false. Here's why:

1. It is natural for people in close relationships to have conflict. Conflict points to areas that need further discussion and, when handled in healthy ways, can improve relationships. Conflict is not abnormal, unnatural, or unhealthy for families.

2. Many conflicts occur because we do understand each other. Take the following example: A fourteen year old girl wants to take a job at a restaurant. Her father does not want her to get a job until she is sixteen. They both understand what the problem is; they simply disagree on the solution. The problem in conflict is often not failure to communicate but failure to manage the conflict in healthy ways.

3. Conflict can occur in the best of relationships. One reason there is often conflict in families is that we know one another so well that we feel comfortable expressing our disagreement. We often do not disagree with people we do not know very well.

4. Disagreements cannot always be resolved. Sometimes we have to agree to disagree. However, we should not look at this as an excuse for not trying healthy conflict management skills to settle conflicts.

Choose one or two of the suggestions on the handout **HOW TO HAVE A GOOD CLEAN FIGHT** and try to follow them. Choose more suggestions to follow when you feel ready.

HOW TO HAVE A GOOD CLEAN FIGHT

1. State the problem clearly and honestly with an I-message. Make sure everyone involved in the conflict knows what the conflict is about.

2. Give the other person a chance to express his or her feelings. Show that you understand the other person's feelings and opinions by active listening.

3. Use Problem Solving:1,2,3,4 (page) to help come up with solutions and resolve the conflict.

4. Have as your problem solving goal that both parties win and have their needs met so there are no losers. Don't assume that someone must win and someone must lose.

5. Deal with one issue at a time. Don't bring up old problems.

6. Don't blame the other person for causing the problem.

7. Don't mention past mistakes that the other person has made.

8. Don't try to tell the person you are fighting with what she or he knows or feels.

9. Don't be sarcastic or call each other names.

10. Be willing to make changes yourself. Consider compromise.

11. Choose the time and the place for the conflict carefully. Don't fight when anyone who is involved in the conflict is tired or busy with other things. Fight in a place where you will not be interrupted or distracted.

12. Be open to your own feelings and the feelings of others.

13. Don't be in a hurry to resolve conflict. Be patient. Managing conflict is not easy and takes time.

14. Don't assume the conflict has been resolved until you check with the other person.

15. Think about how you feel before speaking. If you feel like saying something nasty, take time and think about sending an I-message or an active listening response. Saying mean things to the other person makes the conflict worse.

16. Identify similarities you have with the other person. Often we can only see the differences. Examples: you may both be expressing love in different ways, or both believe it is important to win.

RESOURCES

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Films

Getting Your Act Together: Goal Setting For Fun, Health, and Profit. Color, 17 minutes.

Joy of Involvement (1981). Color, 30 minutes.

Reinforces training in self-awareness, self-help skills and human resource development.

Marilyn Van Debur Series (Film #1) "Surprise of Failure" (1980). Color, 28 minutes.

Discusses 27 people who have known disappointment and failure, but who went on to become very well known and accomplished people.

Marilyn Van Debur Series (Film #2) "You Decide" (1980). Color, 28 minutes.

Motivates students to be persistent as they try to be successful.

Marilyn Van Debur Series (Film #3) "Yes You Can" (1980). Color, 28 minutes.

Through fascinating examples, student are motivated to pinpoint something in their lives they would like to change.

Marilyn Van Debur Series (Film #4) "Accept and Excel" (1980). Color, 28 minutes.

Focuses on accepting things that cannot be changed.

Men's Lives. Color, 43 minutes.

This Academy Award winning documentary features interviews with high school teachers, the reflections of media heroes, and frank conversations with men and boys caught in the male mystique. It gives fresh insight into the role of being male.

Nonverbal Communication (1978). Color, 17 minutes.

By increasing our awareness of nonverbal messages, both our own and those of others, we can greatly enhance our ability to communicate.

What Do You Mean, What Do I Mean? Case Studies in Communication (1976). Color, 18 minutes.

By recognizing that the way we see ourselves and others filters and distorts our perceptions. It is hoped that the participants will improve their communication skills and become more effective managers.

What Have You Done For Yourself Lately? (1982). Color, 17 minutes.

This film challenges the viewer to take control of his own destiny and illustrates some of the ways that it can be done.

When I Say No, I Feel Guilty. Color, 30 minutes.

Teaches viewers how to cope with everyday problems and conflicts at work or in life by using the special verbal skill. Based on Dr. Manual J. Smith's bestseller on assertiveness training.

Who Remembers Mama? (1978). Color, 60 minutes.

A provocative film documentary exploring the economic and emotional devastation experienced by millions of middle-aged women when they lose their role as homemaker through divorce.

You Pack Your Own Chute. Color 30 minutes.

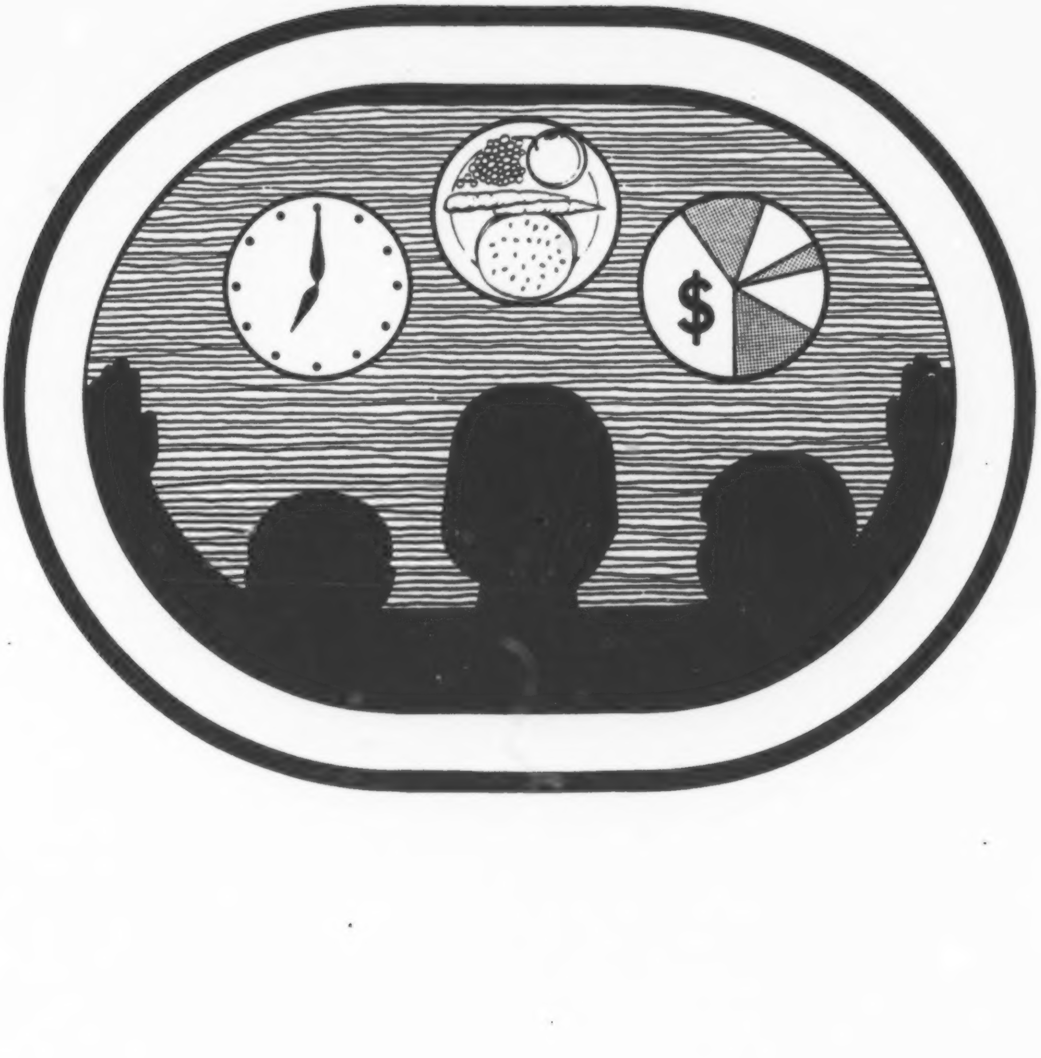
Motivates young people to take greater responsibility. Inspires them to new self-awareness, creates lasting changes in behavior.

Your Image: Make It Work For You (1983). Color, 16 minutes.

Gives tips for improving our image as it shows some of the many ways in which personal image affects our opportunities and our successes in life.

NOTES

Unit 2
Managing Stress



MANAGING STRESS

Introduction

Problem solving: 1,2,3,4

ACTIVITIES

1. What is stress?
2. The stress meter
3. Warning signs of stress
4. How do I cope with stress?
5. Rule of thumb for reducing stress
6. It's okay to talk to myself
7. We all need support
8. Friends indeed
9. Time for me
10. Taking control of my environment
11. Stress relief
12. Relaxing my body
13. Let's exercise

MANAGING STRESS

Stress is the reaction of the body and/or mind to change, which uses human energy. If this energy is not replenished, exhaustion will occur. Parenting is a stressful occupation because it means being responsible for a child/children the majority of the time for 18 or more years. The responsibility for children increases the number of changes with which parents must cope. This means it is essential for parents to have good stress management skills. Stress management does not mean getting rid of all stress but rather it is choosing which stresses to get rid of and which to keep. It also involves using techniques for restoring energy lost in coping with stress.

Is single parenting more stressful than dual parenting? While some single parents who have come from unhappy marriages may feel single parenting is a relief from stress, most single parents who have experienced both agree that single parenting is more stressful than dual parenting. The responsibilities of child rearing, home management, and financial support which were once shared by two are now the total responsibility of one parent. Added to this is the fact that single parents are usually without the emotional support of another adult in the home.

According to the Social Readjustment Rating Scale (activity #2), the two most stressful life events are the death of a spouse and divorce (Holmes and Rahe, 1967). In addition, other major changes often accompany the death of a spouse and divorce, such as changes in financial state, work responsibilities, living conditions, residence, social activities and schools. It can take as long as several years for a family to adjust to these major changes. The unmarried who become single parents by the birth of a child also go through many changes that rate high on the rating scale. These include pregnancy and the addition of a family member.

Single parents, especially in the first few years of single parenthood have undergone major life changes and are in great need of effective stress management skills. Even after the initial adjustment to single parenting, the single parent family is still vulnerable to stress overload because one parent must absorb all of the daily stressors which are often shared by two in dual parent families.

What are the most common stressors for single parent families? A study by Dolores Curran in 1985 lists the top ten stressors for single mothers:

1. Economics/finances/budgeting
2. Guilt for not accomplishing more
3. Insufficient "me" time
4. Self-image/self-esteem/ feelings of unattractiveness
5. Children's behavior/discipline/sibling fighting
6. Unhappiness with work situation
7. Housekeeping standards
8. Communicating with children
9. Insufficient family playtime
10. Lack of shared responsibility in the family

Single fathers account for approximately 10% of the single parent population. A study of single father stressors was not found.

In Stress and the Healthy Family, Curran states that stress-effective families have all of the pressures that every family has but that these stresses are viewed as normal and manageable. Curran concludes that stress-effective families:

1. Are embracing a new value system.
2. Share responsibilities around the home.
3. Live with lowered housekeeping standards.
4. Empathize with spouse or parents unhappy in their jobs.
5. Minimize guilt.
6. Have good self-esteem.
7. Exhibit a family bonding and optimism that tells them they can handle any ordinary stress.

PROBLEM SOLVING 1,2,3,4

The four problem-solving steps which follow will take parents through the problem-solving plan described in the preface. This problem-solving plan provides parents with the opportunity to develop the very important skills which are necessary to make good decisions. In this unit problems will center around those related to parenting. Please use these steps before selecting the learning activities for this unit. It will help you to choose the activities which will benefit parents the most. The four steps are outlined on the next page.

Teaching problem solving skills is like an updated old Chinese proverb:

> Give people fish, and you feed them for a day. Teach people to fish, and you feed them for a lifetime.
>
> or
>
> Solve parents' problems, and you prepare them for the day. Teach parents problem-solving skills and you prepare them to solve problems for a lifetime.

PROBLEM SOLVING: 1,2,3,4

1. ZEROING IN ON THE PROBLEM

Identify my problem

Describe how I would like my problem solved

2. WHAT SHOULD I DO?

List many solutions to my problem

Identify and evaluate the advantages and disadvantages of each solution

Choose a solution

3. PLAN OF ACTION

Gather information and develop skills needed to carry out my solution by:

- talking with others
- making phone calls
- reading about it
- taking a class

List the steps I must take to solve my problem and when I will do them

Carry out the steps for solving my problem

4. HOW DID IT WORK?

Ask myself:

- Has my problem been solved?
- What must I continue to do to keep my problem under control?
- What else could I do to solve my problem?

PROBLEM SOLVING STEP #1: ZEROING IN ON THE PROBLEM

EACH PARENT WILL:

1. Select the topic most important to study from the list of topics.
2. Identify a personal or family problem related to the selected topic.
3. Describe a problem solution.

The worksheet **ZEROING IN ON THE PROBLEM** should be completed at the beginning of the unit. If the class is on-going, it may be completed at the end of the previous class session to start parents thinking about the new unit and to allow the leader to prepare the appropriate materials. This activity may be completed independently with each parent selecting a topic of interest and identifying a personal or family problem, or in small groups with parents working on a problem together.

The first item on the worksheet contains a list of topics in the unit. Each parent (or group of parents) should select the topic most important to learn more about. The unit contains one or more activities related to each topic. The topics and related activities are listed at the beginning of this unit.

Question 2 asks parents to identify problems related to the topics of interest. Parents may have difficulty identifying their real problems. The problem identified by a parent may be an indication of the real problem. For example a parent may report the following problem: "I have to spend an hour getting the children to bed at night. The children are slow to get ready for bed, ask for drinks of water, cry and fight." The parent may think the real problem is that the children are not cooperating. However, the real problem may be that the parent is so busy that little time is available to spend with the children during the day and they are lingering at bedtime to get the attention they need. The solution to this problem may be for the parent to find ways to spend more time with the children during the day so that they will not need extra attention at bedtime. Look over the responses of parents and help them decide if they have identified their real problems. Some key questions for helping to identify the real problem are: Why does this bother you? Why is this a problem? Why do you think this is happening?

The last task on the worksheet is for each parent to describe a problem solution. Parents may wish to change their responses after completing the learning activities. The worksheet, **WHAT SHOULD I DO?** should be completed next.

ZEROING IN ON THE PROBLEM

1. Place a check by the topic on the list below which is most important for you to learn about.

______What is stress?
______Looking at my stress
______Positive self-talk
______Developing my friendship network
______Finding time for me
______Controlling my environment
______Learning to relax
______Fitting exercise into my life

2. What problem do you have in this area that you would like to solve?

EXAMPLE: (Topic--Developing my friendship network). I feel all alone. I don't have anyone to talk to when I'm happy or have problems. I have no one to turn to if I need help with something.

MY PROBLEM:

3. How would you like this problem to be solved?

EXAMPLE: I would like to have a couple of close friends that I could phone after the kids go to bed to talk to about daily joys and problems. I would like to have friends to turn to if I need help, whom I could help in return.

MY SOLUTION:

PROBLEM SOLVING STEP #2: WHAT SHOULD I DO?

EACH PARENT WILL:

1. Brainstorm a list of problem solutions.
2. List advantages and disadvantages of each solution.
3. Select the solutions that are most likely to solve the problem and that are possible to carry out.
4. Select one or two solutions to try this week to solve the problem.

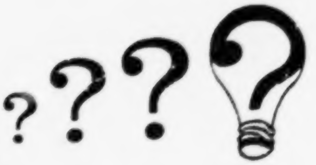
Go over the instructions and example for the **WHAT SHOULD I DO?** worksheet with parents. Ask parents to share the problems they have identified in **ZEROING IN ON THE PROBLEM** with the class so that they can form groups with parents who have similar problems. This worksheet should be completed in pairs or small groups in order to generate as many problem solutions as possible. Single parents often have a great need to discuss problems with other adults who understand their situations. Problem solving in small groups takes advantage of the pooling of ideas, experiences and skills of the group members. It will help parents reach better solutions more quickly than when they solve problems alone. It is best if this activity is completed in writing for future reference but, if reading and writing skills are low, the exercise may be done orally.

When groups have finished this activity ask them to report some of their problem solutions to the class. The class may be able to generate more solutions.

Go on to Step 3, **PLAN OF ACTION**

Example

WHAT SHOULD I DO?



1. State your problem.
2. List as many ideas as you can think of for solving your problem in the **BRIGHT IDEAS** column on the chart below.
3. What would happen if you tried each idea? List the advantages and disadvantages of trying each idea.
4. Evaluate the advantages and disadvantages which you have listed for each idea. Circle the ideas you think are most likely to solve your problem that are possible for you to try. Place a check by one or two ideas that you would like to try this week.

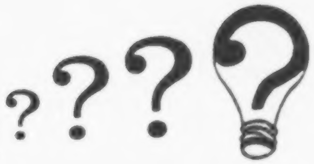
MY PROBLEM: I don't have any close friends to talk to or turn to for help.

BRIGHT IDEAS	**ADVANTAGES**	**DISADVANTAGES**
Introduce myself to some of the neighbors	Make new friends	Takes time and energy
Talk to people at the laundromat	Make new friends	Takes courage
Go to school activities with the kids	Meet kid's friends and their parents	Don't have time
Join a single parent group	Meet others who know what it's like to be a single parent	May need child-care
Take an exercise class	Have fun, make friends	Have to pay a babysitter Takes time

Bright ideas after learning activities:

Invite someone from work over for coffee	May make friends	Takes time
Tell people how I feel	People get to know me	Takes courage

Problem solving step #2



WHAT SHOULD I DO?

1. State your problem.
2. List as many ideas as you can think of for solving your problem in the BRIGHT IDEAS column on the chart below.
3. What would happen if you tried each idea? List the advantages and disadvantages of trying each idea.
4. Evaluate the advantages and disadvantages which you have listed for each idea. Circle the ideas you think are most likely to solve your problem that are possible for you to try. Place a check by one or two ideas that you would like to try this week.

MY PROBLEM: ____________________

____

BRIGHT IDEAS	**ADVANTAGES**	**DISADVANTAGES**

Bright ideas after learning activities:

PROBLEM SOLVING STEP #3, Part I: PLAN OF ACTION

EACH PARENT WILL:

> Select and complete activities that will improve knowledge and skills for solving the problem.

Look over all of the activities in this unit. Look at the topics parents have selected and find the activities that will help improve skills for solving their problems. A list of topics related activities appears below. You may choose activities other than the ones suggested for a particular topic if you feel that they would help the parent solve the problem. Discuss the activities you have selected with parents and allow them to help choose the activities.

Parents may continue to work in the same groups that they were in for Step 2 as they do the activities. After the activities have been completed ask parents if they have gained any new ideas for solving their problems. Ask them to add these to their **WHAT SHOULD I DO?** worksheets.

TOPICS	**ACTIVITY NUMBERS**
What is stress?	1
Looking at my stress	2, 3, 4
Positive self-talk	5 & 6
Developing my friendship network	7 & 8
Finding time for me	9
Controlling my environment	10
Learning to relax	11 & 12
Fitting exercise into my life	13

PROBLEM SOLVING STEP #3, Part II: PLAN OF ACTION

EACH PARENT WILL:

1. Make a **PLAN OF ACTION** by listing the steps and times for carrying out one or more of the solutions proposed on the **WHAT SHOULD I DO?** worksheet.
2. Follow the steps outlined on the **PLAN OF ACTION** worksheet at home for one week.

The chances of parents carrying out their proposed solutions will increase if they plan in detail and list the steps they will follow and when they will do them. Read over the instructions and example for the **PLAN OF ACTION** worksheet with parents.

Encourage parents to plan only what they feel they will be able to do. It is better to have a **PLAN OF ACTION** with only one planned activity that is actually completed, than a plan with many activities that are not completed. When parents complete a simple plan of action they will feel successful. It is difficult to make a lot of changes in one week.

Encourage parents to plan in detail. It may seem trivial to list making a phone call, but the task may be easily avoided or forgotten if it is not in writing.

Look over each parent's plan to make sure all the steps necessary to successfully carry out the solutions are listed. Parents should keep their plans posted in their homes to remind them of what they need to do.

The most important step of the problem solving plan is now at hand: carrying out the proposed solutions. You may want to have parents exchange telephone numbers and call one another in the middle of the week to see how their plans are working. This will remind parents to follow their plans and allow them to discuss any difficulties they may be having.

At the next session, the parents will evaluate their **PLANS OF ACTION** by filling out the worksheet **HOW DID IT WORK?** In some cases it may take more than a week to try solutions. If the class will not be meeting again pass out the worksheet now and ask parents to complete it at home after trying their solutions.

Example

PLAN OF ACTION

Copy the **BRIGHT IDEAS** you checked on your **WHAT SHOULD I DO?** worksheet in the space below. Think about the steps you must take to make each idea happen. Discuss your plan with a friend to make sure you have considered all the steps. Decide when you will do each step and write it on the calender below. Fill in the time that you plan to do it. Keep your **PLAN OF ACTION** someplace where you will see it often so that you will remember to do what needs to be done.

BRIGHT IDEA #1: Join a single parent group

BRIGHT IDEA #2: Go to a school activity with the kids

DAY	TIME	WHAT TO DO
SUNDAY		
MONDAY		
TUESDAY	9 p.m.	Call Steve who is in a single parent group and ask if he will pick me up for the next meeting
WEDNESDAY		
THURSDAY		
FRIDAY	7 p.m.	Go to school carnival with kids
SATURDAY		

You are ready to try your plan! Follow it this week and see what happens. GOOD LUCK!

●●● PLAN OF ACTION

Look at the **BRIGHT IDEAS** you checked on your **WHAT SHOULD I DO?** worksheet and write them in the space below. Think about what you must do to make each idea happen. Talk it over with a friend. On the calender below, write each step beside the day that you plan to do it. Fill in the time that you plan to do it. Keep your **PLAN OF ACTION** someplace where you will see it often so that you will remember to do what needs to be done.

BRIGHT IDEA #1: ______________________________

____

BRIGHT IDEA #2: ______________________________

____

DAY	TIME	WHAT TO DO
SUNDAY		
MONDAY		
TUESDAY		
WEDNESDAY		
THURSDAY		
FRIDAY		
SATURDAY		

You are ready to try your plan! Follow it this week and see what happens. GOOD LUCK!

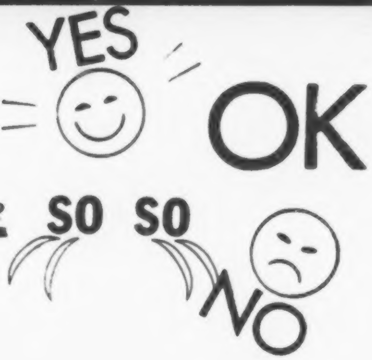
PROBLEM SOLVING STEP #4: HOW DID IT WORK?

EACH PARENT WILL:

1. Evaluate the changes that took place.
2. List improvements and new ideas for the problem-solving plan.

The **HOW DID IT WORK?** worksheet is an opportunity for parents to evaluate their problem-solving plans after they have tried them for a week or longer. Have parents complete the worksheet and ask them to share the results of their problem solving plans with the class. This last step of evaluation is important because our first ideas for solutions do not always work and we often think of better ideas once we actually try to solve a problem.

Pass out the handout **PROBLEM SOLVING: 1,2,3,4**, and encourage parents to keep it someplace where they will see it often and use it to solve other problems. Note: When parents use the problem solving plan on their own they will have to decide what they need to do to gain the knowledge and skills needed to solve their problem.



Problem solving step #4

●●● HOW DID IT WORK?

1. Did you use your Plan of Action?

_____Yes
_____No
_____I did part of it

2. How did you feel about following your Plan of Action?

_____Happy as a clam
_____Excited
_____Stressed out
_____Other_____________
_____Bursting with pride
_____In control
_____Ho hum

3. How did your children feel about the changes you made this week?

_____They didn't notice
_____They wanted to help
_____All smiles!
_____Just plain mad
_____Other_____________

If your children were not happy with the changes you made, how can you get them to cooperate with your plan?

4. Did following your Plan of Action help solve your problem?
_____Yes _____No

What things do you plan to continue to do?

Which of your other ideas do you plan to use to solve your problem?

What new ideas do you have for solving your problem?

ACTIVITY #1: WHAT IS STRESS?

HANDOUTS: WHAT IS STRESS?

The quiz **WHAT IS STRESS?** will help parents to define stress. Go over the quiz orally or have parents complete it in writing. Give the correct answers and discuss each question. A leader's guide is included with explanations.

WHAT IS STRESS?

Place a check to mark each statement true or false.

True **False**

1. ___✓___ ______ Stress is part of everyday life.

Stress is the reaction of your body and/or mind to change and every living thing experiences change. No one can live a fulfilled life without experiencing challenges and stimulation including stress.

2. ______ ___✓___ If you manage your life right you will have no stress.

You cannot keep stress out of your life but you can learn to manage stress.

3. ___✓___ ______ Stress can be good.

Stress gives you energy to tackle a job and do it well. The stress you experience before a job interview or an exam pumps you up and helps you do your best.

4. ___✓___ ______ Stress can be bad.

Stress is bad for you when it results in unpleasant symptoms that interfere with the enjoyment of your daily life and wear you out.

5. ___✓___ ______ Experts say that as many as 90% of all illnesses are a result of stress.

Our rapidly changing society, changes in the family structure, inflation, changing roles of men and women and hundreds of daily decisions cause people to suffer diseases such as peptic ulcers, chronic headaches, heart disease, anxiety and high blood pressure.

6. ___✓___ ______ We encounter 1000 times more events per year than our great grandparents did.

Modern technology has radically changed our everyday lives and society offers few buffer zones against all of this uncertainty and mental overload. People tend to put up a good front and do not acknowledge their stress.

True **False**

7. ✓ _____ As many as 80% of the people say they feel stressed.

8. _____ ✓ There is little a person can do to relieve stress symptoms.

How you feel about an event can create stress. By learning to control your negative reactions to stressful events, you can move on to solving your problems more effectively. You are not a victim of stress, you can control it.

9. ✓ _____ Happy events can cause stress.

Any type of event, good or bad, can cause stress because it requires our bodies to adapt to change.

10. ✓ _____ Having too much to do can cause stress.

This is known as stress overload.

11. ✓ _____ Having too little to do can cause stress.

This is known as stress underload. Common symptoms include depression, boredom and digestive disturbances. Overwork, overeating, alcohol, drugs and smoking are common escape routes but are often more harmful than the stress symptom.

12. ✓ _____ Stressors are the many things that happen daily, that cause your body and/or mind to adapt.

Examples: lost checkbook, flat tire, whining children, waiting in line, bad weather, job promotion, first day of school, messy house, going on vacation

13. ✓ _____ Stress is the reaction of the body and/or mind to change.

Activity #1

WHAT IS STRESS?

Place a check to mark each statement true or false.

True **False**

1. _____ _____ Stress is part of everyday life.

2. _____ _____ If you manage your life right you will have no stress.

3. _____ _____ Stress can be good.

4. _____ _____ Stress can be bad.

5. _____ _____ Experts say that as many as 90% of all illnesses are a result of stress.

6. _____ _____ We encounter 1000 times more events per year than our great grandparents did.

7. _____ _____ As many as 80% of the people say they feel stressed.

8. _____ _____ There is little a person can do to relieve stress symptoms.

9. _____ _____ Happy events can cause stress.

10. _____ _____ Having too much to do can cause stress.

11. _____ _____ Having too little to do can cause stress.

12. _____ _____ Stressors are the many things that happen daily, that cause your body and/or mind to adapt.

13. _____ _____ Stress is the reaction of the body and/or mind to change.

ACTIVITY #2: THE STRESS METER

HANDOUTS: THE STRESS METER

THE SOCIAL READJUSTMENT RATING SCALE

Have parents evaluate their stress levels using the **STRESS METER**. Ask them why they think their stress level is at the level they have indicated. You may want to collect the papers and return them to the parents at a later session to see if they feel their stress level has changed after trying the stress reducing strategies in this unit.

The **SOCIAL READJUSTMENT RATING SCALE** has been included so that parents can learn what events are considered stressful. This will help them to better prepare themselves to cope with stressful events.

Sometimes the **SOCIAL READJUSTMENT RATING SCALE** is used to evaluate a person's stress level. The person circles the mean values for each event he/she has experienced in the last year and totals them. The test is scored as followed:

Below 150-You have a one in three chance of having a serious health change in the next two years

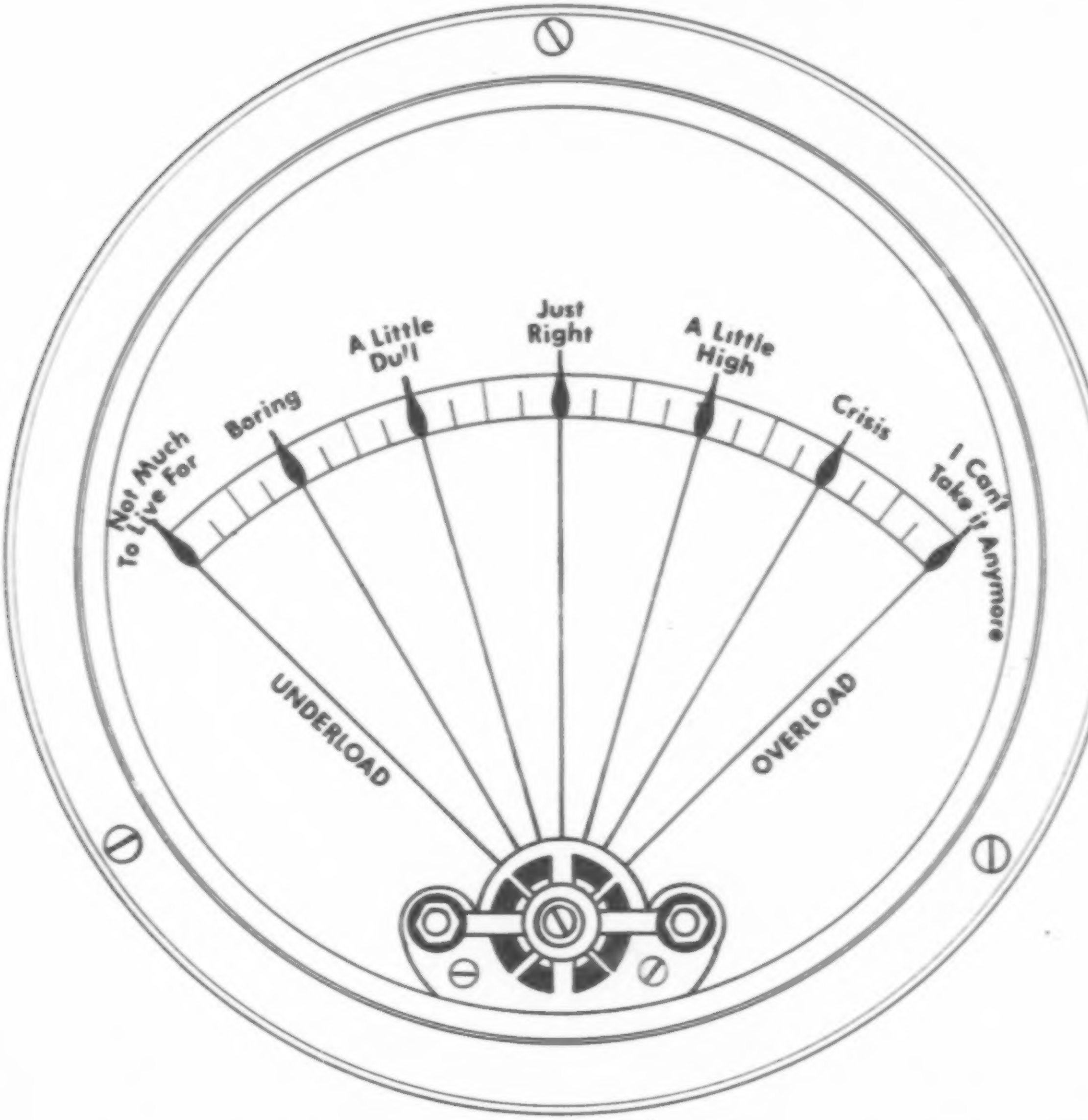
150-300---You have a 50/50 chance of having a serious health change in the next two years

Over 300--You have a 90% chance of having a serious health change in the next two years

Using the scale in this way may do more harm than good since single parents often score very high and may panic when they learn their scores. The test is not accurate for everyone. People react to events in different ways. An event which is very stressful for most people may not be stressful to a particular individual. If you have parents score the test, do so with caution.

STRESS METER

Draw an arrow on the stress meter to show your stress level at this time. Try the stress coping methods you learn in this unit and see if you can change your stress level to "just right".


Not Much To Live For
Boring
A Little Dull
Just Right
A Little High
Crisis
I Can't Take it Anymore
UNDERLOAD
OVERLOAD

Activity #2

SOCIAL READJUSTMENT RATING SCALE

	Life Event	**Mean Value**
1.	Death of spouse	100
2.	Divorce	73
3.	Marital separation	65
4.	Jail term	63
5.	Death of close family member	63
6.	Personal injury or illness	53
7.	Marriage	50
8.	Fired at work	47
9.	Marital reconciliation	45
10.	Retirement	45
11.	Change in health of family member	44
12.	Pregnancy	40
13.	Sex difficulties	39
14.	Gain of new family member	39
15.	Business readjustment	39
16.	Change in financial state	38
17.	Death of close friend	37
18.	Change to different line of work	36
19.	Change in number of arguments with spouse	35
20.	Mortgage over $10,000	31
21.	Foreclosure of mortgage or loan	30
22.	Change in responsibilities at work	29
23.	Son or daughter leaving home	29
24.	Trouble with in-laws	29
25.	Outstanding personal achievement	28
26.	Wife begins or stops work	26
27.	Begin or end school	26
28.	Change in living conditions	25
29.	Revision of personal habits	24
30.	Trouble with boss	23
31.	Change in work hours or conditions	20
32.	Change in residence	20
33.	Change in schools	20
34.	Change in recreation	19
35.	Change in church activities	19
36.	Change in social activities	18
37.	Mortgage or loan less than $10,000	17
38.	Change in sleeping habits	16
39.	Change in number of family get-togethers	15
40.	Change in eating habits	15
41.	Vacation	13
42.	Christmas	12
43.	Minor violations of the law	11

The mean value shows how stressful an event is compared to the other events.

Holmes and Rahe, 1967.

ACTIVITY #3: WARNING SIGNS OF STRESS

HANDOUT: WARNING SIGNS OF STRESS

People experience many warning signs of stress, often without realizing it. Stress can affect a person in many unpleasant ways, including emotional, physical and behavioral changes. The handout **WARNING SIGNS OF STRESS** is a checklist of stress symptoms. If a symptom is caused by stress it may be reduced or eliminated by carrying out the stress coping strategies described in this unit. It is important for parents to realize that they can reduce their stress symptoms by changing their lifestyles rather than with medicine or by other means.

WARNING SIGNS OF STRESS

Check the stress symptoms listed below which you frequently experience.

Emotional signs:

- ______feelings of sadness
- ______the "blahs"
- ______feelings of worthlessness
- ______feeling upset
- ______feelings of restlessness
- ______insecurity
- ______irritability
- ______difficulty concentrating
- ______working too hard
- ______denying your problems
- ______ignoring your symptoms
- ______feeling suspicious
- ______other ________________

Behavioral signs:

- ______keeping to yourself
- ______avoiding work
- ______neglecting responsibility
- ______drinking too much alcohol
- ______gambling
- ______spending sprees
- ______sexual promiscuity
- ______being late to work
- ______poor appearance
- ______poor health habits
- ______being accident prone
- ______credit trouble
- ______shoplifting
- ______traffic tickets
- ______violent actions
- ______other____________________

Physical signs:

- ______physical exhaustion
- ______overuse of medicine
- ______headache
- ______sleeplessness
- ______appetite changes
- ______weight gain or loss
- ______indigestion
- ______nausea
- ______nervous diarrhea
- ______constipation
- ______sexual problems
- ______worrying too much about illness
- ______denying illness
- ______frequent illnesses
- ______other___________________

If you have some of these warning signs you may be able to get rid of them by trying some of the coping strategies you will learn in this unit.

ACTIVITY #4: HOW DO I COPE WITH STRESS?

There are many different ways to cope with stress and parents in your group are already coping in their own ways. The purpose of this activity is to evaluate which coping techniques are healthy and which are unhealthy. The following ways of coping with stress are considered to be unhealthy when used in excess:

- drugs
- alcohol
- caffeine
- cigarettes
- sleeping
- daydreaming
- watching television
- taking it out on others

Healthy ways of coping with stress will be learned in this unit and are listed below:

- positive self-talk
- talking with others
- facing the stressor and changing it
- taking time out for yourself
- exercise
- recreation
- hobbies
- deep breathing and muscle relaxation
- (see activity #11 for other healthy ways of coping with stress)

Have parents list ways in which they cope with stress. Discuss whether each method is healthy or unhealthy.

ACTIVITY #5: RULE OF THUMB FOR REDUCING STRESS

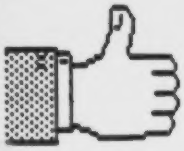
HANDOUTS NEEDED:

RULE OF THUMB FOR REDUCING STRESS

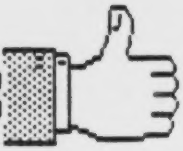
IS IT WORTH THE STRESS?

Read over the **RULE OF THUMB FOR REDUCING STRESS** handout with the class and apply it to the first example on **IS IT WORTH THE STRESS?** Explain that people often interpret events as stressful when no threat exists. People choose what they will allow to stress them. Go over the situations in class or have parents complete the worksheet in small groups. A situation may require some action, but this does not mean that parents should allow themselves to become stressed.

After class, **THE RULE OF THUMB FOR REDUCING STRESS** should be posted in the parent's home in a prominent place such as on the refrigerator door or the bathroom mirror. Parents should review it when something happens that upsets them.



RULE OF THUMB FOR REDUCING STRESS



Ask yourself:

1. Does a threat exist?
2. Is it worth a fight?
3. If I fight will it make a difference?

If the answer to any of these is "no", forget it.

IS IT WORTH THE STRESS?

Read each situation and then ask the three questions on the **RULE OF THUMB FOR REDUCING STRESS** poster. Check yes or no to indicate whether or not the situation is worth your stress.

Should I allow myself to be stressed if...

1. My child wants to wear a purple shirt, green pants, yellow socks, and red tennis shoes to school?
   Yes_____ No_____
2. I balance the checkbook and find that I don't have enough money to pay the heating bill?
   Yes_____ No_____
3. My children are not making their beds and are leaving toys and clothes all over the house?
   Yes_____ No_____
4. My boss hints that things are slow and some employees may be let go?
   Yes_____ No_____
5. My child spills milk when we have guests over for supper?
   Yes_____ No_____
6. My children are chasing each other around the house and jumping on furniture while I am talking on the phone?
   Yes_____ No_____
7. I get unexpected company and my house is a disaster area?
   Yes_____ No_____
8. My child has started using foul language and speaking disrespectfully to me?
   Yes_____ No_____
9. The baby spits up on my new sweater?
   Yes_____ No_____
10. I remember at work that I forgot to put the garbage out and it's garbage day?
    Yes_____ No_____
11. I come down with the flu on the night of my child's class play?
    Yes_____ No_____
12. I get a flat tire on my way to pick up my child from choir practice? Yes_____ No_____

ACTIVITY #6: IT'S OKAY TO TALK TO MYSELF

HANDOUT: IT'S OKAY TO TALK TO MYSELF

Each day we have silent conversations with ourselves. An unhealthy habitis to send yourself negative messagesduring these conversations. What we tell ourselves greatly effects our stress levels. It is worth our effort to become aware of our self messages and learn to send positive messages. On the handout, **IT'S OKAY TO TALK TO MYSELF**, have parents respond with negative and positive self messages in response to the situations given. A leader's guide is included with possible answers.

When an annoying incident occurs it takes creativity to look at the bright side and think positively. With conscious effort and practice it can become a habit. Encourage parents to concentrate on sending themselves positive messages even though they may not believe them at first. As positive self talk becomes a habit parents may notice a decrease in their stress symptoms.

Discussion question:

> Which type of response did you think of first, positive or negative? Why?

IT'S OKAY TO TALK TO MYSELF

Write down a positive and a negative answer to each situation given below.

1. Your parents complain because you are not spending Thanksgiving with them.

− Negative: They're always complaining, never satisfied. I suppose we'll hear about it for the next five years if we don't go there.

+ Positive: It's great to know we mean so much to Mom and Dad. I know they look forward to seeing us on the holidays. We'll make plans to spend some time with them over the Christmas break.

2. Your baby climbs on top of the kitchen table four times in ten minutes.

− Negative: This kid must be part monkey! This is driving me crazy! I'd think she'd learn not to climb up there after four times.

+ Positive: This child is really healthy--maybe a future athlete! I'm really lucky! I think I'll go lie on the floor and let her climb on me for awhile. All the exercise might tire her out.

3. You are at a garage sale and spot some pants that would be perfect for your child. Someone grabs them before you do.

− Negative: I can't believe it! Some people are so pushy!

+ Positive: That's the breaks with garage sales, you win some, you lose some. I hope the pants fit the person's child.

4. You finally spot a parking space in the crowded mall parking lot and someone zooms in ahead of you.

− Negative: That idiot! Some people are so rude!

+ Positive: Oh well, if I park farther away I'll get some exercise walking.

5. Your children won't eat the new casserole recipe you tried for supper.

− Negative: Those kids don't appreciate anything, all they want to eat is the same old thing.

+ Positive: It's good to expose the children to new foods. Maybe the next time I make it they will try it.

6. Your television stops working.

− Negative: We can't afford to have the TV repaired this month. What will we do? We won't have anything to do.

+ Positive: It will be good to be without TV until we can afford to repair it. We can spend more time together and do some things we don't normally do because we're watching TV.

7. Your grocery bag breaks as you carry it into the house and everything falls on the ground.

− Negative: Why me? I always have bad luck.

+ Positive: I'll send the kids in for the laundry basket and they can put the groceries in it while I carry in the rest of them.

8. The kids track in mud on your freshly washed floor.

− Negative: When will those kids learn to think? It just doesn't pay to keep anything clean around here.

+ Positive: The kids need to learn respect for the work of others. I will make them wash the floor again.

9. You get a grease stain on your favorite sweatshirt.

− Negative: Things like this always happen to me. I must be doing something wrong.

+ Positive: If I can't get the grease stain out I'll have to wear it only around the house and save up for another one.

Activity #6

IT'S OKAY TO TALK TO MYSELF

Think of a positive and a negative answer to each situation given below.

1. Your parents complain because you are not spending Thanksgiving with them.

EXAMPLE:

− Negative: They're always complaining, never satisfied. I suppose we'll hear about it for the next five years if we don't go there.

+ Positive: It's great to know we mean so much to Mom and Dad. I know they look forward to seeing us on the holidays. We'll make plans to spend some time with them over the Christmas break.

2. Your baby climbs on top of the kitchen table four times in ten minutes.

EXAMPLE:

− Negative: This kid must be part monkey! This is driving me crazy! I'd think she'd learn not to climb up there after four times.

+ Positive: This child is really healthy--maybe a future athlete! I'm really lucky! I think I'll go lie on the floor and let her climb on me for awhile. All the exercise might tire her out.

3. You are at a garage sale and spot some pants that would be perfect for your child. Someone grabs them before you do.

− Negative:

+ Positive:

4. You finally spot a parking space in the crowded mall parking lot and someone zooms in ahead of you.

− Negative:

+ Positive:

5. Your children won't eat the new casserole recipe you tried for supper.

− Negative:

+ Positive:

6. Your television stops working.

− Negative:

+ Positive:

7. Your grocery bag breaks as you carry it into the house and everything falls on the ground.

− Negative:

+ Positive:

8. The kids track in mud on your freshly washed floor.

− Negative:

+ Positive:

9. You get a grease stain on your favorite sweatshirt.

− Negative:

+ Positive:

ACTIVITY #7: WE ALL NEED SUPPORT

HANDOUTS: WE ALL NEED SUPPORT

People who have strong friendships cope better with stress than people who do not have strong friendships. Sharing joys and problems with friends relieves stress and makes life more enjoyable. Relying only on oneself is unrealistic. Single parents often have no other adult in the home to discuss the problems of work, decisions about spending money, decisions of parenting and other important matters. If a single parent shares difficult problems and concerns with her/his child, it can become burdensome for the child and result in stress for him/her. Single parents need to make a conscious effort to establish strong support systems of friends in order to be emotionally healthy.

Ask parents to complete the handout **WE ALL NEED SUPPORT**. If they report a need to increase their friendships they should move on to the next activity **FRIENDS INDEED!**

WE ALL NEED SUPPORT

1. List people you would call if you had some really great news to share.

2. List people you would call if you felt "down" and wanted someone to talk to.

3. List people you would call for help in an emergency. Examples: You are sick in bed and need help with the children. Your water heater springs a leak and floods the house.

4. How do your lists compare? Same_____ Different_____

To keep your friendships strong, be sure you share good news as well as bad and offer help as well as ask for help.

5. Who are the people on your lists?

Family____ Friends____ Neighbors____ Co-workers____

When looking for new friends think about all the groups of people you already have contact with and think of ways of becoming closer to these people.

If you feel that you need to increase your support group, move on to the next activity.

FRIENDS INDEED!

The questions below will help you to identify qualities that you like in friends and things you can do to develop strong friendships.

1. Think of a person you really enjoy being with. List some characteristics of this person.

2. Do you have any of these characteristics? Yes____ No____

   What qualities do you have that others enjoy?

   What qualities would you like to develop?

3. List some people you would like to become closer to.

4. What are some things you could do to build strong friendships?

   Be a self-disclosing person. Tell people your opinions, share what you like to do, share the good things that happen to you, share problems you are having with your children, share personal feelings. Be friendly and open.

   Be an enjoyable person. Smile, tell a joke, laugh, be kind, listen to what others say, be thoughtful.

   Invite someone over for coffee or to do something.

   Suggest exchanging babysitting, clothing, or services. Example: I'll fix your car, if you'll help me with my income tax.

   Other ideas:

5. This week I would like to become closer to______________.
   To become closer I will:________________________________

ACTIVITY #9: TIME FOR ME

HANDOUT: LEISURE CONTRACT

The heavy responsibilities of single parenting leave little time for leisure. In fact, single parents may feel guilty for taking time to enjoy themselves because it may mean spending less time with their children or neglecting the housework. Parents need time to just sit, time for hobbies and time for recreation with other adults. Leisure means freedom from work and duty and freedom from the demands of others. It is not a luxury, but rather a necessity. Leisure makes a vital contribution to an individual's life and health. In order to be able to take care of children, parents must first take care of themselves.

Parents need to be made aware of the importance of leisure and the necessity to plan for it. While watching whatever is on television is an option for spending leisure time, it is not self-renewing. To have satisfying leisure, parents should make an active choice in planning their leisure time. Time for leisure must be planned for just like meal time. It can be done alone or with others.

Help parents think of ways to get the time alone that they need. Here are some suggestions:

1. After the children go to bed take time to do whatever you want. Forget about housework.
2. Get up before the children and have some quiet time.
3. Arrange to exchange babysitting with a friend.
4. Get involved in activities which provide free childcare.
5. If your children are old enough, get them involved in activities in which you can drop them off and have some free time.

Discussion questions:

When was the last time you had fun doing something you really wanted to do?

What do you like to do in your leisure time?

How can you fit leisure time into your busy schedule?

Have the parents fill out the Leisure Time Contract and keep it where they will see it this week.

Leisure Time Contract

COFFEE
BREAK

I promise to have fun on

________ by

(Day)

____

(Activity)

____

(Signed)

ACTIVITY #10: TAKING CONTROL OF MY ENVIRONMENT

HANDOUT: TAKING CONTROL OF MY ENVIRONMENT

Many factors within the home and work environment can cause distress such as noise, crowding, unpleasant surroundings, extremes in temperature, smoke, disorganization, improper lighting, odors, etc. Some of these factors can be controlled while others cannot. Examples: If your home is disorganized you can organize it. If you live by an industrial plant producing unpleasant odors you probably cannot do anything about it other than move.

Ask parents to complete the handout **TAKING CONTROL OF MY ENVIRONMENT**. Ask for volunteers to read over their lists of stressors and tell whether or not they can control each stressor. Often people will feel that they cannot do anything about a particular stressor when there really are things they could do. Ask parents to disagree if someone labels a stressor as uncontrollable if they can think of a suggestion to control the stressor. Parents may learn ideas from each other on how to control their environments. **WAYS TO CHANGE YOUR ENVIRONMENT** has been included with examples for the leader.

WAYS TO CHANGE YOUR ENVIRONMENT

1. Enriching: Adding materials or activities to the environment to make it more interesting and stimulating. Example: Add plants or pictures to make home more enjoyable.

2. Enlarging: Increasing the availability of space. Example: Move your child's dresser into the closet to make more room for play.

3. Impoverishing: Removing materials, objects, and activities from the environment; decreasing stimulation. Example: Stop taking phone calls during family mealtime.

4. Restricting: Limiting or controlling access to the environment; controlling the availability of resources, physical area, or activities. Example: Install wooden gates at top and bottom of stairs to prevent small children from climbing them.

5. Simplifying: Reducing the complexity of equipment and activities. Example: Give away or sell unused clothes or furniture.

6. Rearranging: Altering the position of objects or the schedule of activities. Example: Rearranging furniture to get more privacy or to provide a conversation or play area.

7. Systematizing: Organizing, scheduling and coordinating objects or activities more systematically so they'll function more efficiently. Example: Install hooks by the door for coats and school bags.

8. Anticipating: Preventing stress by planning ahead. Example: Childproofing your home before your friends with young children arrive for a visit.

Adams, L. (1979). Effectiveness training for women. New York: Simon and Schuster.

TAKING CONTROL OF MY ENVIRONMENT

List the five major sources of stress that are a result of your environment (consider work, home, city, and other factors that affect your daily activities). Examples: My apartment is noisy, my car keeps breaking down.

1.

2.

3.

4.

5.

Which of these are within your power to control and change? Place a check in front of these items.

Which of these stressors are not within your power to control or change? Put a line through these items and learn to accept them. Spend your energy on the things that you can control.

Go back over your list and think of possible solutions to the stressors that are within your control.

SUGGESTIONS FOR STRESS RELIEF

Hug someone

Compliment someone

Smile

Sing

Whistle

Laugh

Dance

Exercise

Learn something new

Notice something beautiful

Notice something cute

Think of something happy

Pat yourself on the back

Tell yourself you're great

Be thankful

Enjoy music

Listen to sounds outdoors

Have faith

Stretch

Eat nutritiously

Limit your use of alcohol, cigarettes, caffeine and pills

Find ways to laugh each day. Laughing is one of the most pure and total releases of tension. Laughing gives your insides a massage, relaxes you and may even relieve pain.

Say to yourself everyday before getting out of bed: "Today is going to be a great day."

RELAXING MY BODY

Stress commonly attacks the body by causing headaches, back pain, abdominal pain and general muscle tension. It uses energy that the body could use for productive and pleasurable activities. You can learn to reduce the tension in your body by pausing for a few minutes during the day to relax your muscles. The following suggestions will help you learn to relax your body.

1. Shaking can relax your body and drain off tension.

   Let your arms go limp at your sides. Imagine they are wet noodles.
   Shake your hands vigorously.
   Let the vibrations move up to include your arms and shoulders.
   Let the shaking slow down and stop.
   Feel the tingling throughout your body.
   Repeat these steps with your legs, one at a time.

2. The head, neck, upper back and shoulder areas are common areas of muscle tension. To relieve tension in these areas try the following exercise.

   Let your head drop to your chest.
   Slowly roll your head to one side, then back as far as it will go, and then to your other side.
   Repeat this slowly three times and then change direction.

   Shrug your shoulders by raising them as high as you can.
   Let your head sink between your shoulders. Hold for five seconds.
   Now drop your shoulders as low as you can while stretching your neck upward. Hold.
   Repeat three times.

   Bring your right shoulder up to touch your ear. Do the same with your left shoulder.
   Repeat three times.

   Bring your shoulder blades back as far as you can until your elbows almost touch behind your back. Hold this position for five seconds.
   Bring your shoulders forward as far as you can, crossing your arms in front and giving yourself a hug. Hold.
   Repeat three times.

3. Muscles throughout the body can be relaxed by tightening and releasing. The Progressive Relaxation Technique is outlined by Charlesworth and Nathan in Stress Management:

   A. Separately tense your individual muscle groups.
   B. Hold the tension about five seconds.
   C. Release the tension slowly and at the same time, silently say, "Relax and let go."
   D. Take a deep breath.
   E. As you breathe slowly out, silently say, "Relax and let go."

   Here are some examples of ways to tighten and release the muscles in different parts of your body:

   A. Head--wrinkle your forehead, squint your eyes tightly, open your mouth wide and move your jaw around, push your tongue against the roof of your mouth, clench your jaw tightly.

   B. Hands--make a fist with each hand and stretch your arms out. Make a fist with each hand, bend your arm at the elbow, tighten your arm while holding the fist.

   C. Stomach--tighten your stomach area, push your stomach area out, pull your stomach area in.

   D. Legs and feet--curl you toes under as if to touch the bottoms of your feet, bring your toes up as if to touch your knees.

   Tapes are available with instructions for tightening and relaxing all areas of your body.

4. Our bodies tend to react to stress by tightening up in different areas. Some people clench their teeth, some wrinkle their foreheads and others clench their fists. Pause and be aware of your body at different times during the day. See if you can locate the different areas of tension in your body and learn to relax them.

5. Concentrating on breathing is another way to reduce stress. Close your eyes and concentrate on the rhythm as you inhale and exhale.

6. Deep breathing is a quick way to relax when your face a stressful situation. Breathe in through your nose. Take in as much air as you can, filling your chest and abdomen. Hold for a few seconds. Exhale slowly through your mouth, letting the air out gradually. Completely empty yourself of air.

ACTIVITY #13: LET'S EXERCISE

HANDOUTS NEEDED:

EXERCISE FACTS

FITTING EXERCISE INTO MY LIFE

EXERCISE DIARY

Exercise is one of the greatest forms of stress relief, but one that is frequently overlooked. There is a growing trend among doctors to prescribe exercise rather than tranquilizers to patients for stress relief.

Go over the handouts in class, adding ideas to the various lists. Encourage parents to decide on a regular exercise activity and begin doing it this week if they are not currently engaging in regular exercise. Ask parents to sign the exercise contract and to keep a log of their exercise on the **EXERCISE DIARY**. At the next session, ask them to report on their progress and tell how exercise affected their stress symptoms.

EXERCISE FACTS

BENEFITS OF REGULAR EXERCISE:

- increased ability to concentrate
- reduced risk of heart attack
- more energy
- a firmer appearance
- reduced anxiety and hostility
- good mood
- greater ability to fight illness
- better sleep
- control of body weight

IDEAS FOR EXERCISE:

- running
- walking
- biking
- swimming
- television exercise program
- aerobics class
- stretching exercises
- golf
- tennis
- bowling
- roller skating
- skiing
- weight lifting

- team sports:
  - softball
  - volleyball

- playing outdoors with children:
  - frisbee
  - catch
  - football
  - tag
  - sledding
  - skating

THE RECOMMENDED AMOUNT:

Exercise specialists recommend 20-30 minutes of continuous exercise three times per week. Exercise sessions may be done on alternate days. After your endurance has built up you may want to increase the amount of time and the number of times per week that you exercise.

FITTING EXERCISE INTO MY LIFE

PUTTING EXERCISE INTO DAILY ACTIVITIES:

1. Stand instead of sit.
2. Park your car away from wherever you are going so that you can walk the extra distance.
3. Use stairs whenever possible.
4. Take a walk rather than a coffee break at work.
5. Walk rather than drive whenever possible.
6. Take the long way rather than the shorter distance when walking somewhere.
7. Do stretching exercises throughout the day while standing or sitting.

FITTING EXERCISE INTO THE LIFE OF A SINGLE PARENT WITH YOUNG CHILDREN

If you are a single parent of young children it may be difficult for you to do the type of exercise you would like since there is no one else in the house to watch the children while you exercise. Here are some suggestions:

1. Do exercises with a T.V. exercise program and let the children join you.
2. Swap babysitting with a friend on a regular basis so that you can both have time for exercise.
3. Have your children lie on your legs while you do sit ups.
4. Take your children to the playground and do calisthenics or walk around the playground while they are playing.
5. Give your children piggyback rides.
6. Get an exercise record or tape and exercise with the children or after they have gone to bed.
7. Take your children walking with you.
8. Play active outdoor games with your children.

Activity #13

Exercise Diary

	Exercise	Time of Day	How Long	How I Felt
Example:	Running	7 p.m.	20 min.	Good, but tired
Sun.				
Mon.				
Tues.				
Wed.				
Thurs.				
Fri.				
Sat.				

RESOURCES

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Fargo, ND 58105

Christianson, M. (July 1983). Others helping others.

Loff-Elmquist, L. (October 1981). It's about time.

Pamphlets

Myers-Walls, J. Working families: A home study course. Cooperative Extension Service, Purdue University, Department of Child Development and Family Studies, West Lafayette, IN 47907. Cost $5.00.

Films

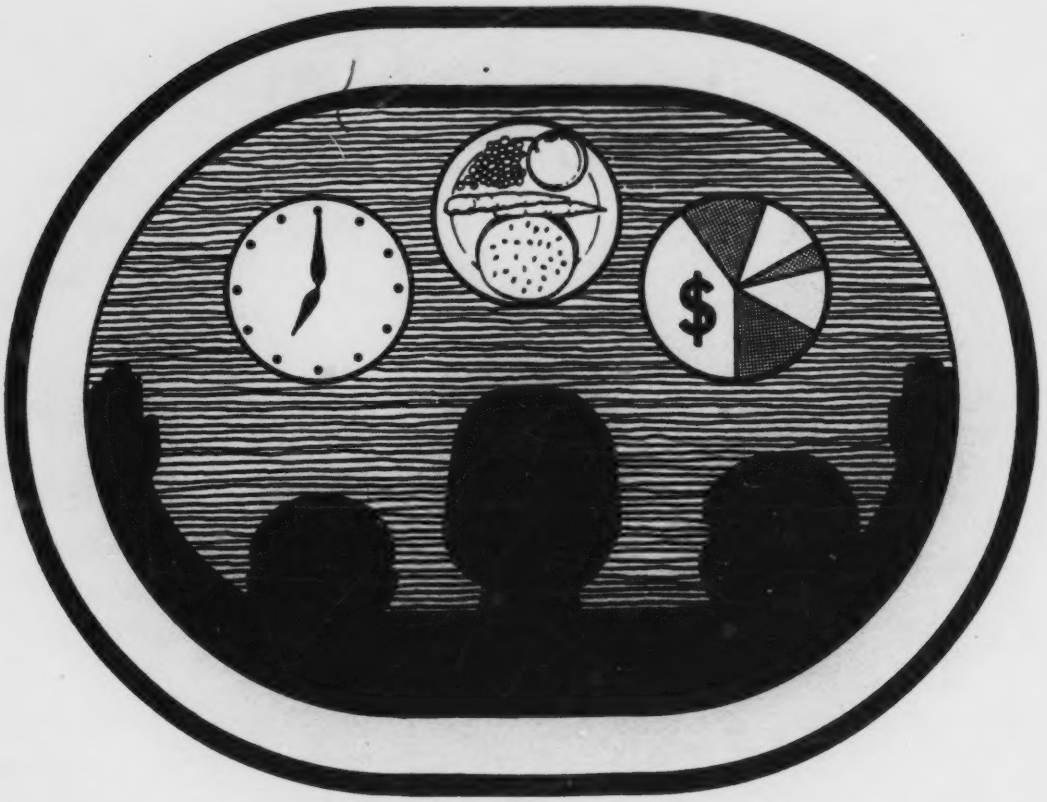
The stress mess (1984). Color, 24 minutes.

A humorous, yet hard hitting film that shows how to identify the sources and signs of stress in our lives. It teaches us how to reduce and manage stress and explains important time management techniques.

The time trap (1982). Color, 28 minutes.

The objective of this film is to teach the participants how they can gain two hours a day in increased productivity.

Unit 3
Raising Happy, Healthy Children



RAISING HAPPY, HEALTHY CHILDREN

Introduction

Problem solving: 1,2,3,4

ACTIVITIES

1. Self esteem: What is it?
2. Does your child have signs of high or low self-esteem?
3. Twenty one self-esteem boosters
4. The power of praise
5. Letters of encouragement
6. Why children misbehave unintentionally
7. Why children misbehave intentionally
8. Discipline dos
9. Gaining children's cooperation
10. Choices for children
11. Tell Children what they can do
12. Creative approaches to discipline
13. If children don't cooperate you might...
14. Discipline don'ts
15. The discipline test
16. How well do you know your child?
17. Memories of childhood
18. Having fun with children
19. Organize it
20. Entertainment: It doesn't have to cost a lot
21. How does TV affect my family?
22. Effects of divorce on children

23. Adjusting to divorce
24. Suggestions for effective parenting after divorce
25. Normal development for children of different ages
26. How do I feel about daycare?
27. What type of daycare is best for my child?
28. Daycare checklist
29. Hazards of the latchkey arrangement
30. The latchkey test
31. Preparing children for self-care
32. Rules for latchkey children
33. Latchkey alternatives
34. Keeping children safe
35. Types of accidents

RAISING HAPPY, HEALTHY CHILDREN

The goal of parenting is to raise happy, healthy children who will develop into responsible, contributing adults. Parenting is a great challenge and a long-term commitment, but it can also be a most fulfilling and rewarding experience. Several of the responsibilities and pleasures are described below.

A major task for parents is to provide and protect. It is parents' responsibility to keep children physically safe and healthy. In the early years this means being with children constantly or arranging for another adult to care for them. Parents physically need to keep young children out of dangerous situations and, at the same time, teach them how to keep themselves safe. Parents are responsible for providing children with nutritious food as well as teaching them how to choose healthy foods. They need to supervise as well as teach good personal hygiene habits. Parents are responsible for arranging for medical care and treatment, such as immunizations.

Another task for parents is to teach and guide. A parent is a child's first teacher. Motor skills, language, social skills, and intellectual skills are learned because children imitate what they see and hear. Skills are also learned because parents arrange opportunities for children to have new experiences and to practice what they wish them to learn. It is important that parents teach young children the skills which they will need to succeed in school and to work with educators in a positive and supportive way because this promotes children's school success. Parents also teach cheldren what is and is not acceptable behavior and what our society expects of them. We refer to this type of teaching as discipline.

A third important parenting task is to love and nurture. A parent's unconditional love gives a child a feeling of security and helps a child build self-esteem. A parent's love empowers a child to reach his/her full potential.

Parenting is certainly a time and energy consuming task but it offers many unique joys and rewards, too.

1. Being a parent gives one permission to enjoy experiences which would otherwise be considered too childish such as: fly kites, carve jack o' lanterns, jump in leaves, play in the park and watch cartoons.

2. Being a parent provides one with feelings of satisfaction and pride while watching a child become more able and mature (e.g., perform in a school program, call a friend on the telephone, race home from school, tell a story about an experience).

3. Being a parent places one in the center position of a family, with the children believing that their parent is the most loving, capable and most wonderful person in the world.

Typically, parents receive little training to help them be successful in the job of parenting. The purpose of this unit is to teach parents skills which will help them be effective and successful in reaching this goal. The topics in this unit were selected by single parents as the most important parenting topics in a recent survey. The activities in this unit will help parents learn skills so that their families can be happy, healthy and strong.

PROBLEM SOLVING 1,2,3,4

The four problem-solving steps which follow will take parents through the problem-solving plan described in the preface. This problem-solving plan provides parents with the opportunity to develop the very important skills which are necessary to make good decisions. In this unit problems will center around those related to parenting. Please use these steps before selecting the learning activities for this unit. It will help you to choose the activities which will benefit parents the most. The four steps are outlined on the next page.

Teaching problem solving skills is like an updated old Chinese proverb:

> Give people fish, and you feed them for a day. Teach people to fish, and you feed them for a lifetime.
>
> or
>
> Solve parents' problems, and you prepare them for the day. Teach parents problem-solving skills and you prepare them to solve problems for a lifetime.

PROBLEM SOLVING: 1,2,3,4

1. ZEROING IN ON THE PROBLEM

Identify my problem

Describe how I would like my problem solved

2. WHAT SHOULD I DO?

List many solutions to my problem

Identify and evaluate the advantages and disadvantages of each solution

Choose a solution

3. PLAN OF ACTION

Gather information and develop skills needed to carry out my solution by:

- -talking with others
- -making phone calls
- -reading about it
- -taking a class

List the steps I must take to solve my problem and when I will do them

Carry out the steps for solving my problem

4. HOW DID IT WORK?

Ask myself:

- -Has my problem been solved?
- -What must I continue to do to keep my problem under control?
- -What else could I do to solve my problem?

PROBLEM SOLVING STEP #1: ZEROING IN ON THE PROBLEM

EACH PARENT WILL:

1. Select the topic most important to study from the list of topics.
2. Identify a personal or family problem related to the selected topic.
3. Describe a problem solution.

The worksheet **ZEROING IN ON THE PROBLEM** should be completed at the beginning of the unit. If the class is on-going, it may be completed at the end of the previous class session to start parents thinking about the new unit and to allow the leader to prepare the appropriate materials. This activity may be completed independently with each parent selecting a topic of interest and identifying a personal or family problem, or in small groups with parents working on a problem together.

The first item on the worksheet contains a list of topics in the unit. Each parent (or group of parents) should select the topic most important to learn more about. The unit contains one or more activities related to each topic. The topics and related activities are listed at the beginning of this unit.

Question 2 asks parents to identify problems related to the topics of interest. Parents may have difficulty identifying their real problems. The problem identified by a parent may be an indication of the real problem. For example a parent may report the following problem: "I have to spend an hour getting the children to bed at night. The children are slow to get ready for bed, ask for drinks of water, cry and fight." The parent may think the real problem is that the children are not cooperating. However, the real problem may be that the parent is so busy that little time is available to spend with the children during the day and they are lingering at bedtime to get the attention they need. The solution to this problem may be for the parent to find ways to spend more time with the children during the day so that they will not need extra attention at bedtime. Look over the responses of parents and help them decide if they have identified their real problems. Some key questions for helping to identify the real problem are: Why does this bother you? Why is this a problem? Why do you think this is happening?

The last task on the worksheet is for each parent to describe a problem solution. Parents may wish to change their responses after completing the learning activities. The worksheet, **WHAT SHOULD I DO?** should be completed next.

ZEROING IN ON THE PROBLEM

1. Place a check by the topic on the list below which is most important for you to learn about.

______Helping my children to feel good about themselves
______The basics of discipline
______Building good relationships with my children
______Helping children cope with divorce
______Parenting children of different ages
______Choosing daycare for my children
______Latchkey children: Should my child stay home alone?
______Keeping my children safe

2. What problem do you have in this area that you would like to solve?

EXAMPLE: (Topic--The basics of discipline) My children, ages eight and ten, do not get ready for school on time. They don't get up when I wake them, they dawdle over breakfast and can't decide what to wear. I end up yelling at them because they're not ready when I must leave for work. Later in the morning they call me at work because they have forgotten things.

MY PROBLEM:

3. How would you like this problem to be solved?

EXAMPLE: I would like the children to be completely ready for school and have everything ready that they need to bring by eight o'clock without any reminders from me.

MY SOLUTION:

PROBLEM SOLVING STEP #2: WHAT SHOULD I DO?

EACH PARENT WILL:

1. Brainstorm a list of problem solutions.
2. List advantages and disadvantages of each solution.
3. Select the solutions that are most likely to solve the problem and that are possible to carry out.
4. Select one or two solutions to try this week to solve the problem.

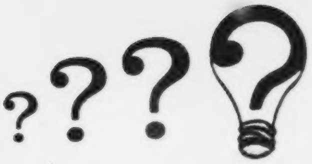
Go over the instructions and example for the **WHAT SHOULD I DO?** worksheet with parents. Ask parents to share the problems they have identified in **ZEROING IN ON THE PROBLEM** with the class so that they can form groups with parents who have similar problems. This worksheet should be completed in pairs or small groups in order to generate as many problem solutions as possible. Single parents often have a great need to discuss problems with other adults who understand their situations. Problem solving in small groups takes advantage of the pooling of ideas, experiences and skills of the group members. It will help parents reach better solutions more quickly than when they solve problems alone. It is best if this activity is completed in writing for future reference but, if reading and writing skills are low, the exercise may be done orally.

When groups have finished this activity ask them to report some of their problem solutions to the class. The class may be able to generate more solutions.

Go on to Step 3, **PLAN OF ACTION**

Example

WHAT SHOULD I DO?



1. State your problem.
2. List as many ideas as you can think of for solving your problem in the **BRIGHT IDEAS** column on the chart below.
3. What would happen if you tried each idea? List the advantages and disadvantages of trying each idea.
4. Evaluate the advantages and disadvantages which you have listed for each idea. Circle the ideas you think are most likely to solve your problem that are possible for you to try. Place a check by one or two ideas that you would like to try this week.

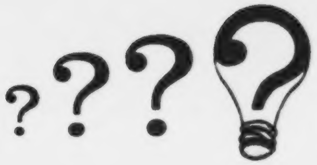
MY PROBLEM: My children don't get ready for school on time.

BRIGHT IDEAS	**ADVANTAGES**	**DISADVANTAGES**
Have kids find their clothes and things for school the night before	Kids would have less to do in the morning	None
Leave them at home if they are not ready on time	They might learn to to be ready on time	I am afraid they might not get to school safely
Reward them when they are ready on time	They might be ready on time more often	They should be ready on time without a reward
Make a list of what they need to do in the morning	Might help them get ready on time	None
Take away privileges when they are late	Might help them remember	I have to enforce it

Bright ideas after learning activities:

Problem solving step #2

WHAT SHOULD I DO?



1. State your problem.
2. List as many ideas as you can think of for solving your problem in the BRIGHT IDEAS column on the chart below.
3. What would happen if you tried each idea? List the advantages and disadvantages of trying each idea.
4. Evaluate the advantages and disadvantages which you have listed for each idea. Circle the ideas you think are most likely to solve your problem that are possible for you to try. Place a check by one or two ideas that you would like to try this week.

MY PROBLEM: ______________________________

____

BRIGHT IDEAS	**ADVANTAGES**	**DISADVANTAGES**

Bright ideas after learning activities:

PROBLEM SOLVING STEP #3, Part I: PLAN OF ACTION

EACH PARENT WILL:

> Select and complete activities that will improve knowledge and skills for solving the problem.

Look over all of the activities in this unit. Look at the topics parents have selected and find the activities that will help improve skills for solving their problems. A list of topics and related activities appears at the beginning of this unit. You may choose activities other than the ones suggested for a particular topic if you feel that they would help the parent solve the problem. Discuss the activities you have selected with parents and allow them to help choose the activities.

Parents may continue to work in the same groups that they were in for Step 2 as they do the activities. After the activities have been completed ask parents if they have gained any new ideas for solving their problems. Ask them to add these to their **WHAT SHOULD I DO?** worksheets.

TOPICS	**ACTIVITY NUMBERS**
Helping my children to feel good about themselves	1-5
The basics of discipline	6-15
Building good relationships with my children	16-21
Helping children cope with divorce	22-24
Parenting children of different ages	25
Choosing daycare for my children	26-28
Latchkey children: Should my child stay home alone?	29-33
Keeping my children safe	34-35

PROBLEM SOLVING STEP #3, Part II: PLAN OF ACTION

EACH PARENT WILL:

1. Make a **PLAN OF ACTION** by listing the steps and times for carrying out one or more of the solutions proposed on the **WHAT SHOULD I DO?** worksheet.
2. Follow the steps outlined on the **PLAN OF ACTION** worksheet at home for one week.

The chances of parents carrying out their proposed solutions will increase if they plan in detail and list the steps they will follow and when they will do them. Read over the instructions and example for the **PLAN OF ACTION** worksheet with parents.

Encourage parents to plan only what they feel they will be able to do. It is better to have a **PLAN OF ACTION** with only one planned activity that is actually completed, than a plan with many activities that are not completed. When parents complete a simple plan of action they will feel successful. It is difficult to make a lot of changes in one week.

Encourage parents to plan in detail. It may seem trivial to list making a phone call, but the task may be easily avoided or forgotten if it is not in writing.

Look over each parent's plan to make sure all the steps necessary to successfully carry out the solutions are listed. Parents should keep their plans posted in their homes to remind them of what they need to do.

The most important step of the problem solving plan is now at hand: carrying out the proposed solutions. You may want to have parents exchange telephone numbers and call one another in the middle of the week to see how their plans are working. This will remind parents to follow their plans and allow them to discuss any difficulties they may be having.

At the next session, the parents will evaluate their **PLANS OF ACTION** by filling out the worksheet **HOW DID IT WORK?** In some cases it may take more than a week to try solutions. If the class will not be meeting again pass out the worksheet now and ask parents to complete it at home after trying their solutions.

PLAN OF ACTION

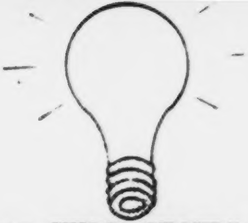
Copy the **BRIGHT IDEAS** you checked on your **WHAT SHOULD I DO?** worksheet in the space below. Think about the steps you must take to make each idea happen. Discuss your plan with a friend to make sure you have considered all the steps. Decide when you will do each step and write it on the calender below. Fill in the time that you plan to do it. Keep your **PLAN OF ACTION** someplace where you will see it often so that you will remember to do what needs to be done.

BRIGHT IDEA #1: Have kids make a list of what they need to do in the morning.

BRIGHT IDEA #2: Have kids find their clothes and things they need for school the night before.

DAY	**TIME**	**WHAT TO DO**
SUNDAY	7:00 p.m.	Have kids make a list of what they need to do each morning to get ready for school.
MONDAY	8:00 p.m.	Have kids find their clothes and everything they need for school (do this every night).
TUESDAY		
WEDNESDAY		
THURSDAY		
FRIDAY	8:00 p.m.	Praise kids for improvements
SATURDAY		

You are ready to try your plan! Follow it this week and see what happens. GOOD LUCK!



PLAN OF ACTION

Look at the **BRIGHT IDEAS** you checked on your **WHAT SHOULD I DO?** worksheet and write them in the space below. Think about what you must do to make each idea happen. Talk it over with a friend. On the calender below, write each step beside the day that you plan to do it. Fill in the time that you plan to do it. Keep your **PLAN OF ACTION** someplace where you will see it often so that you will remember to do what needs to be done.

BRIGHT IDEA #1: ______________________________

____

BRIGHT IDEA #2: ______________________________

____

DAY	TIME	WHAT TO DO
SUNDAY		
MONDAY		
TUESDAY		
WEDNESDAY		
THURSDAY		
FRIDAY		
SATURDAY		

You are ready to try your plan! Follow it this week and see what happens. GOOD LUCK!

PROBLEM SOLVING STEP #4: HOW DID IT WORK?

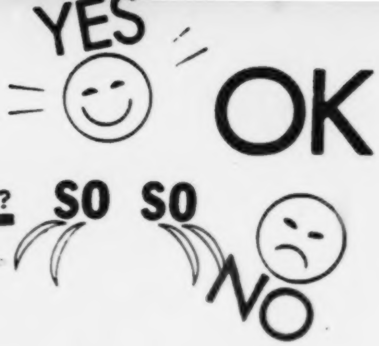
EACH PARENT WILL:

1. Evaluate the changes that took place.
2. List improvements and new ideas for the problem-solving plan.

The **HOW DID IT WORK?** worksheet is an opportunity for parents to evaluate their problem-solving plans after they have tried them for a week or longer. Have parents complete the worksheet and ask them to share the results of their problem solving plans with the class. This last step of evaluation is important because our first ideas for solutions do not always work and we often think of better ideas once we actually try to solve a problem.

Pass out the handout **PROBLEM SOLVING:** 1,2,3,4, and encourage parents to keep it someplace where they will see it often and use it to solve other problems. Note: When parents use the problem solving plan on their own they will have to decide what they need to do to gain the knowledge and skills needed to solve their problem.

Problem solving step #4



●●● HOW DID IT WORK?

1. Did you use your Plan of Action?

______Yes
______No
______I did part of it

2. How did you feel about following your Plan of Action?

______Happy as a clam
______Excited
______Stressed out
______Other______________
______Bursting with pride
______In control
______Ho hum

3. How did your children feel about the changes you made this week?

______They didn't notice
______They wanted to help
______All smiles!
______Just plain mad
______Other______________

If your children were not happy with the changes you made, how can you get them to cooperate with your plan?

4. Did following your Plan of Action help solve your problem?

_____Yes ______No

What things do you plan to continue to do?

Which of your other ideas do you plan to use to solve your problem?

What new ideas do you have for solving your problem?

HELPING MY CHILDREN TO FEEL GOOD ABOUT THEMSELVES

How can I, as a parent, help my children feel good about themselves? This was the major topic of interest for North Dakota single parents who responded to a survey. These parents evidently realized that the greatest gift a child can possess is high self-esteem. This topic is especially important to divorced parents because studies have shown that both parents and children experience low self-esteem following divorce. The ways in which parents relate to their children can be one of the most important influencers of self-esteem.

Self-esteem is a measure of how we feel about ourselves. We have high self-esteem when we feel positively about ourselves. When we feel that we are able and lovable people we tend to like ourselves and have high self esteem. High self-esteem enables us to find happiness in life. It gives us confidence in ourselves so that we can cope with life's disappointments and challenges. It permits us to assume that we can be successful and make choices which can lead to success. When we have high self-esteem we are able to both give and receive love because we feel lovable.

Self-esteem is constantly changing because it is our evaluation of ourselves. New experiences force us to compare the ways we think we are to the ways we want to be. Our self-esteem is influenced by the way we are treated by our families and friends, the successes we experience and the ways we react to negative events such as making mistakes or receiving criticism.

Parents and other adults can influence the development of high self-esteem in children, but a child's self-esteem comes from within. It is a reflection of his or her feelings of being able, worthwhile and important to others. We cannot control the feelings of others but we can have a powerful influence on the self-esteem of others by the kind of feedback we give them about how able and lovable they are, and by the kinds of experiences we arrange for them.

Parents can influence the development of high self-esteem in their children by teaching their children and insisting that they learn the skills that they are expected to know. Children who can do what others expect them to do feel able. Feeling able is a very important part of high self-esteem. Parents can help children experience success by allowing them to do for themselves what they are able to do. Adults who do for children what children can and should do for themselves are sending the message to children that they are not able.

Parents can also influence the development of high self-esteem in their children by showing them respect and love. Children perceive that they are worthwhile and lovable individuals when they experience the respect and love of others. This unit will focus on some of the many ways parents can assist children to develop feelings of high self-esteem.

ACTIVITY #1: SELF-ESTEEM: WHAT IS IT?

Share the information from the leader's guide, **HELPING MY CHILDREN TO FEEL GOOD ABOUT THEMSELVES**, with parents. The following summary may help you guide parents to a better understanding of self esteem.

High self-esteem means:

Liking yourself.
Believing that you can do things.
Believing that you are important to others.
Believing that you have had accomplishments in your life.
Believing that you are a worthwhile person.

Self-esteem is how much you like yourself.

When you have high self-esteem, deep inside, you are glad to be you.

Self-esteem is how you feel about yourself--not how others feel about you.

Discussion questions:

1. What is self-esteem
2. Why is it important to have high self-esteem?
3. How does a person develop and maintain high self-esteem?
4. What can parents do for children to help them to develop and maintain high self-esteem?

DOES YOUR CHILD HAVE SIGNS OF HIGH SELF-ESTEEM?

Check the statements below that are true for your child.

MY CHILD...

1.______ Is eager to express ideas, opinions and feelings to teachers, friends and other adults.

2.______ Is creative and imaginative.

3.______ Can take care of him/herself.

4.______ Can solve problems.

5.______ Has a sense of humor.

6.______ Likes to try new things.

7.______ Makes friends easily and keeps them.

8.______ Is relaxed in school, pays attention and does her/his best possible work.

9.______ Likes to face challenges and expects to do well.

10._____ Is happy and loving.

The above statements describe children with high self-esteem. If many of the statements are true for your child, she/he may have high self esteem. You can help your child learn to keep his/her self-esteem high.

If you checked few of the statements, your child may have low self-esteem. The handout **TWENTY ONE SELF-ESTEEM BOOSTERS** offers suggestions on helping children to develop and maintain high self-esteem.

DOES YOUR CHILD HAVE SIGNS OF LOW SELF-ESTEEM?

Check the statements below which are true for your child.

MY CHILD...

1._____ Is often angry.

2._____ Cries often.

3._____ Daydreams often.

4._____ Is bossy, pushy and overbearing.

5._____ Overeats often.

6._____ Brags a lot.

7._____ Is overly possessive and demanding of my time.

8._____ Does not give and receive love easily.

9._____ Expects to fail.

10.____ Is sensitive to criticism and easily discouraged.

11.____ Misbehaves, tattles and bullies others.

12.____ Thinks that she/he is no good.

13.____ Does not like to try new things.

14.____ Does not like to express ideas, opinions and feelings to others.

15.____ Cannot make decisions.

16.____ Acts the way she/he thinks parents or teachers expect but hides his/her true feelings.

The above statements describe children with low self-esteem. If many of the statements are true for your child, he/she may have low self-esteem. If you checked few of the statements your child may have high self-esteem. The handout **TWENTY ONE SELF-ESTEEM BOOSTERS** offers suggestions on helping children to develop and maintain high self-esteem.

TWENTY ONE SELF-ESTEEM BOOSTERS

1. Listen to your children. Answer them so they know you heard and understood what they said. This shows them you think they are important.

2. Let your children say how they feel without telling them how they should feel. When you reject their feelings by saying something like "Oh, that's silly," you are telling them that their feelings are not important or are wrong.

3. Give your children a chance to do things for themselves. Don't jump right in to help them at the first sign of difficulty. If you do everything for children, you prevent them from learning how to take care of themselves. Here are some examples of things children can do for themselves, depending on their ages and abilities: dress themselves, buy their own school lunch tickets, call and make their own dental appointments.

4. Show your children that you have high self-esteem. Say good things about yourself. Don't say bad things about yourself. When children hear parents say things like,"I'm not smart," or "I can't learn how to do that," they get the idea that it's okay to say bad things about themselves. They may feel incompetent and excuse themselves from doing things or learning new things. It is important for children to think of themselves as able people and behave that way.

5. Help your children feel good by telling them what you like about things they have done. Example: "The kitchen looked really clean after you did the dishes. I noticed you even cleaned the drain in the sink." This means more to the child than saying "Good boy!" or "Good girl."

6. Treat your children with respect. If you like them to knock before entering your bedroom, then you knock before entering their bedroom.

7. Allow and encourage your children to take care of themselves as much as possible (i.e. dress themselves, find things for school). Teach your children to do jobs around the house that they are able to do. When you first teach children new jobs it may take more of your time and energy than if you did the jobs yourself, but in the long run it will save time and children will feel proud that they can do work. Even young children can clear the table or fold laundry. When children try their best to do a job, don't complain if it is not perfect. They will get better at doing jobs with practice. Children may like to do jobs that you dislike, such as washing windows with a spray cleaner.

8. Let your children know when they are behaving well. Tell children what you like about them and what they do well.

9. Treat your children honestly. Children who are lied to by their parents will not feel like they are worth much and will not know when the parent is telling the truth.

10. Encourage children to try new things.

11. Show children that you love them by touching them. Give them hugs, pats and kisses.

12. Tell your children that you love them.

13. When your children misbehave, tell them that you don't like what they are doing. Don't tell your children they are bad (e.g., "I get a headache when you run in the house and are noisy").

14. Try to understand your children's feelings and needs.

15. Do not tease children about things over which they might be sensitive.

16. Make your children a part of your activities and life. Introduce them to your friends. Show them where you work.

17. Assure your children that they are important and worthwhile.

18. Spend time with each of your children alone, doing something that you both enjoy.

19. Teach your children good manners and how to act at social events (e.g., parties, weddings, church and school events). Children will be more sure of themselves if they know what to do at these events.

20. Encourage children to exercise by allowing them to play outside and by planning family activities which include exercise. Encourage good nutrition by providing healthy meals and snacks (see unit 5). Children have a better chance of building high self-esteem when they feel healthy than when they feel unhealthy.

21. Encourage children to practice good grooming (wash hands and face, brush teeth, comb hair, dress neatly). Children will be more self-confident when they feel that they look nice.

ACTIVITY #4: THE POWER OF PRAISE

Praising a child is a good way to build self-esteem. The best way to praise a child is to describe what you see and how you feel about it. Descriptive praise allows a child to praise him/herself based upon your description. For example, if your child shows you a picture she/he has painted you might say, "I really like the bright colors in your picture. The red, green, blue and purple house makes me feel cheerful." This shows the child that the parent has really taken the time to notice what has been done. The child thinks, "I can paint well, my picture made Mom/Dad cheerful." Avoid saying, "That's beautiful," or "You're a great artist." When you tell children they are great artists you are judging them and they have to worry about living up to this high standard all the time.

It is important to be honest and sincere when you give praise. Children are perceptive and will know when you are not being honest so your praise will not be meaningful to them. There may be times when it is difficult to praise something your child has done. Another way to give descriptive praise is to comment on the process rather than on the final result. For example you could say, "You must have worked hard to write that story," or "I bet you had fun drawing that picture."

To practice the skill of descriptive praising each parent should be given paper and crayons and asked to draw a picture. After five minutes parents should show their pictures to each other and respond to the pictures with descriptive praise. When parents have had a chance to practice giving and receiving descriptive praise several times, ask them how they felt as they gave and received descriptive praise.

This can be a lively activity and can help the parents to become better acquainted. Clay or pipe cleaner projects may be substituted for drawing.

ACTIVITY #5: LETTERS OF ENCOURAGEMENT

Have parents write letters to their children which encourage the development of self-esteem. If they have more than one child have them write a letter to each child (additional letters may need to be written outside of class). A written message is often more meaningful than a spoken message because it shows the receiver that you have taken the time to write and therefore really mean it. Also, it can be reread. Letters should be written at the child's reading level, and in printing if the child does not read handwriting.

GUIDELINES FOR PARENTS:

In your letter to your child please include:

1. Qualities your child has that you admire.
2. Things your child does well.
3. Things your child has done for you that you appreciate.

In the next session ask the parents how their children reacted to their letters.

THE BASICS OF DISCIPLINE

Perhaps the greatest challenge of parenting is that of disciplining children. Parents must be on call to discipline children whenever children are awake. Single parents must discipline alone without the support of another parent, in addition to earning livings and managing households. Single parents must discipline children even when they feel tired, ill or overwhelmed. In order to discipline most effectively it is important for parents to learn discipline methods that are constructive and successful.

The goal of discipline is to teach children how to control themselves so that by the time they become adults they will have internal control of their behavior. Discipline is a means of teaching acceptable behavior to children and a means of helping children to develop their own self-control. Discipline should be given only when needed. The amount of discipline needed usually decreases with the age of the child. Discipline is a form of love because it helps children learn rules for living which will allow them to lead happy lives. When children know what parents expect, they can behave in ways that bring praise and approval and this positive feedback will make them feel good about themselves.

Some single parents feel that their children are being cheated by having only one parent and that they need to make it up to them by being more lenient in discipline. Others make excuses for their children's misbehavior by blaming it on the fact they are from single parent homes. The fact is that parents do their children no favors by allowing them to behave in unacceptable ways. It may appear that children want to be in charge, but they are not ready for this responsibility. Children need discipline from parents in order to feel secure.

Parents often discipline their children in the same ways that they were disciplined by their parents. This may include punishments and the belief that the goal of discipline is to show the child "who's boss." The most widely accepted philosophy of discipline today is that discipline should never be humiliating or harmful to a child's body or self-esteem and that it is not a question of winning. Discipline is a teaching technique and should guide children's behavior at the same time as it demonstrates respect for children and promotes the development of self-esteem.

Discipline can be draining on parents even if their children are generally well behaved. It is vital for parents to find ways to have some free time away from children to take care of personal needs. Parents can be "better parents" when they have had a break. Parents should also remember that they are human and that they may make mistakes in the ways they discipline. Children are resilient and will recover from these mistakes as long as they feel loved by their parents and discipline is generally reasonable and consistent.

WHY CHILDREN MISBEHAVE UNINTENTIONALLY

Sometimes children are unpleasant to be around or break rules even though they are not intending to misbehave. Listed below are some things that commonly cause children to misbehave. Parents can change these things to prevent misbehavior. It is easier and better for the well-being of both parent and child to prevent misbehavior than to deal with it after it has happened.

1. **Lack of exercise**--Children may become wild or have a hard time concentrating if they have not had enough exercise. See that your children get enough exercise by allowing them to play outdoors, taking them on long walks or getting them involved in regular sports activities through schools or other programs.

2. **Lack of sleep**--Children often whine, cry and become unmanageable when tired. Schedule naps and bedtimes so children get as much rest as needed. Also, do not plan serious discussions or make requests when children are tired.

3. **Hunger**--Children and adults are more irritable when they are hungry. If your children are misbehaving because they are hungry, give them snacks between meals (but not too close to mealtime) or plan meals at different times.

4. **Poor diet**--A poor diet or too much caffeine can affect the behavior of children and adults. Plan balanced meals and snacks by choosing foods from the four food groups (see unit 5) and limit foods and drinks that contain caffeine (such as pop).

5. **Physical problems**--Children may misbehave when they have physical problems such as: poor eyesight, poor hearing, allergies, pain or routine illness. Parents should find out if their children's misbehavior is a result of a physical problem and the problem corrected.

6. **Temperature**--Children may become cranky when they are too hot or too cold. Sometimes temperatures cannot be controlled but parents should do what they can to make children comfortable. When children are hot they should wear light clothing, take cool baths and drink plenty of fluids. When children are cold, give them extra clothing.

7. **Crowded conditions**--Children and adults get edgy when they get in each other's way and have little privacy due to crowded living quarters. It may be difficult to change this situation but the space you have should be arranged to best meet the needs of your family.

8. **Things in the environment are not child-sized**--Children may misbehave if things in their environment are not the right size for them to live comfortably (e.g., their chairs are too low when eating, they cannot see out of the car windows, they cannot reach the sink, they cannot reach the hook or rod to hang up clothes). Parents can think of creative ways to solve these problems (e.g., booster seats, catalogs on chairs, stools, car seats, lower hooks).

9. **Accidents**--Parents may think that their children are misbehaving when they do things accidentally such as spilling a drink or running into someone with a bicycle. Adults are not punished when they have accidents so children should not be punished either.

10. **Emotions**--Children may misbehave when they are upset or overexcited (examples: death of someone they love, divorce in the family, company comes). You can help by talking with them about their feelings so they know you understand.

11. **Do not know rules**--Children may misbehave when they do not know the rules. Teaching children the rules rather than punishing them is not useful in these situations. Make sure children know what is expected of them.

12. **Unreasonable expectations**--Children misbehave when adults expect too much of them (e.g., expecting a three year old child to sit quietly through a two hour program). Parents must learn what is normal behavior for different aged children and then set expectations (see activity #25).

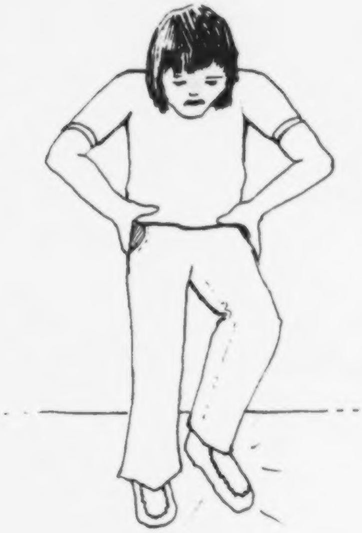
13. **Boredom**--Children who are bored often misbehave (e.g., children who must stay in the house for several days during bad weather or illness). Parents can help the child find interesting things to do.

14. **Incompatible temperaments**--Each person has his/her own temperament. This means that they have natural tendencies to behave in certain ways. Some different temperaments are: cooperative and agreeable, "laid back" and relaxed, active and "on-the-go," grumpy and pessimistic. No one temperament is good or bad. However, when parent and child have different temperaments that do not fit well together or compliment each other, the parent may think that the child is being uncooperative when the child is simply being her/himself. For example, conflict may result if the parent is very active and the child is very relaxed. If the parent doesn't recognize the difference in temperament he/she may be impatient with the child for being slow. Parents should look at the temperaments of themselves and their children and accept the differences rather than trying the change the children.

WHY CHILDREN MISBEHAVE INTENTIONALLY:

THE GOALS OF MISBEHAVIOR:

1. **ATTENTION**--Child believes: "I belong only when I am being noticed or served."



EXAMPLE:

Child "shows off" and acts silly when company comes.

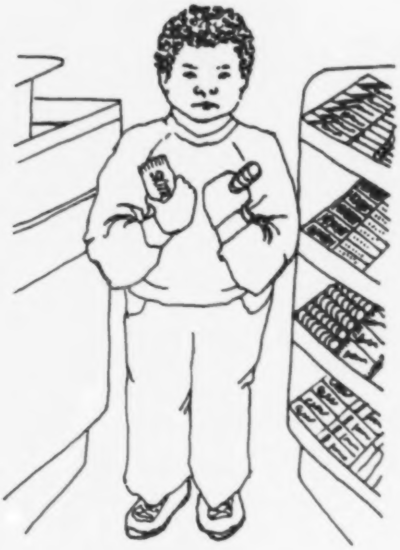
PARENTS SHOULD:

Ignore the misbehavior when possible. Give attention when child is not asking for it.

PARENTS SHOULD NOT:

Remind, punish, reward or coax. These are forms of attention.

2. **POWER**--Child believes: "I must have my way to prove that I am in control, that I am the boss."



EXAMPLE:

Child insists on getting candy at the grocery store after the parent has said "no."

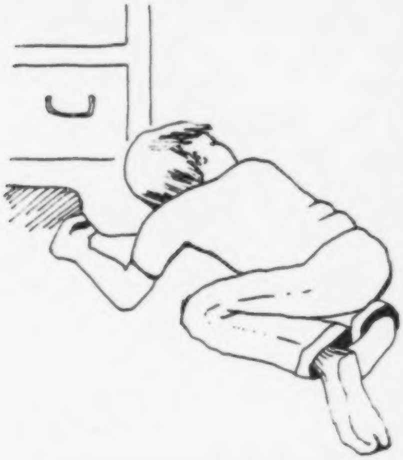
PARENTS SHOULD:

Withdraw from conflict. Ignore the child if he/she continues to fight. Help child to use power constructively by asking for help and cooperation.

PARENTS SHOULD NOT:

Fight or give in. This increases the child's desire for power.

3. **REVENGE**--Child believes, "I am not lovable, I must hurt others as I have been hurt."



EXAMPLE:

Child says, "I hate you." Child hides something that the parent needs.

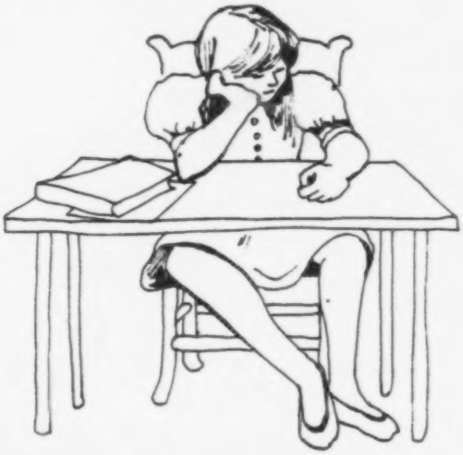
PARENTS SHOULD:

Build a trusting relationship. Use active listening. Show the child that he or she is loved.

PARENTS SHOULD NOT:

Feel hurt. Punish or seek revenge on the child.

4. **DISPLAY OF INADEQUACY**--Child believes, "I can't do anything. I am helpless. I must convince others not to expect anything from me."



EXAMPLE:

Child believes he/she is unable to do schoolwork and does not try to do it.

PARENTS SHOULD:

Encourage any positive attempt no matter how small.

PARENTS SHOULD NOT:

Criticize. Pity the child or give up. Do for the child what he/she can do.

REMEMBER, all misbehavior stems from discouragement. The child lacks courage to behave in an active, constructive manner. The child believes that only through misbehavior can he/she have a place in the group. Children are usually not aware of the goals of their misbehavior but they are aware of the consequences. Parents encourage misbehavior by reacting in ways expected by children. By changing their own behaviors parents can change the ways their children behave.

Adapted from: Dinkmeyer, D. & McKay, D., Systematic Training for Effective Parenting.

WHAT IS THE GOAL OF THE MISBEHAVIOR?

Read the following situations and identify the goal of misbehavior. The goals are: Attention, Power, Revenge, and Display of Inadequacy.

1. ____________ Whenever Joshua is with his father and they meet a friend, Joshua hides behind his father and sucks his thumb. His father tries to coax him to say hello but he refuses.

2. ____________ Jane's mother says that she cannot invite a friend over to play today. Jane shouts, "I hate you, Mommy!"

3. ____________ Terry is seven years old. His mother comes to his room to put him to bed at 9 p.m. Terry says, "I'm tired of this baby stuff. I'm not going to bed until 10 p.m. tonight."

4. ____________ Julie's father told her that she must play quietly for one half hour so he can write a letter. Julie keeps tapping him on the back to ask him questions.

5. ____________ Holly's father told her he would read two books to her, but then he had some work to do. After the second book Holly insists on "one more."

6. ____________ Timothy is four years old. His mother told him he must stay right beside her at the shopping mall but every time she stops to look at something, he runs and hides nearby and laughs when she cannot find him.

7. ____________ Jennifer is fifteen years old. She would like to have money to buy her own clothes. A neighbor has asked her to babysit three afternoons a week. She refuses the job and tells her mother that she doesn't know how to take care of children and is afraid that something will happen.

8. ____________ Ben's mother insists that he do his assigned jobs around the house before watching television. Ben says that she is treating him like a slave and that he is running away.

Answers: 1. Inadequacy 2. Revenge 3. Power 4. Attention
5. Power 6. Attention 7. Inadequacy 8. Revenge

DISCIPLINE DOS

1. Let children know what you expect. If you ask them to do a job, tell them how to do it.

2. Tell children what they can do, not just what they cannot do. "The bed is not for jumping but you may jump on the floor."

3. Speak to your children in positive ways.

   Do say: "It would be helpful if you took out the trash."
   "I expect you to be on time."

   Don't say: "Don't tell me you haven't taken out the trash yet?"
   "I'll box your ears if you get home late."

4. Warn children when their behavior is annoying so that they have a chance to change it. "I feel pleasant now but if you keep up this noise I'm going to become angry."

5. Keep it short and simple when you correct children for misbehavior. A stern look or gesture may be all that is needed or one word may get the message across, such as "Bed". Long explanations are often not needed.

6. Make it clear when children must do something. "You must take your medicine this morning; there is no choice."

7. Teach your child to solve problems. When children know how to solve problems they will be less frustrated and less likely to act out their feelings aggressively. (See Problem Solving: 1,2,3,4.)

8. Use active listening (Unit 1, Activity #18).

9. Let children say how they feel. Allow them to be angry.

10. Enforce rules all the time. If you make a rule such as "No eating in the living room" and then sometimes allow it, children won't know whether or not you mean it.

11. Make rules and requests reasonable and be willing to change them when they are not. Example: If you tell the children that they must wear their winter coats and then realize that it is warmer than you thought, let them change their coats.

12. Correct children without using the word "you." Instead, describe what the child is doing wrong.

    Do say: "Walls are not for writing." (This focuses on the rule.)

    Don't say: "You should never write on walls." (This focuses on the child making the child feel bad.)

13. Avoid saying "I told you so." This creates hostility.

14. Let the child learn by his/her mistakes. If your child does not put dirty clothes into the laundry basket, they will not be clean the next time they are needed.

15. Let children know that you notice and appreciate their efforts when they improve.

16. Remember that your children will probably act the way you act when you are angry. If you swear or throw things when you are angry, expect that your children will act the same way.

17. Take time (a few seconds or minutes) to think about the best way to handle the situation when your child misbehaves, rather that acting impulsively. A good discipline plan may take a little thought.

18. Give your child a choice when possible. However, do not ask a child if he/she wants to do something if there is no choice.

    Do say: "Do you want to take a bath or a shower?" or "Do you want to take a bath now or in a half hour?"

    Don't say: "Do you want to take a bath?"

19. Do your best to discipline your child in positive ways but remember that your child's behavior is her/his own responsibility. If you are doing your best as a parent, do not blame yourself if your child misbehaves or gets in trouble.

GAINING CHILDREN'S COOPERATION

When correcting a child for misbehavior it is best to focus on the behavior rather than on the child. It may be more natural to begin a correction with "you," but this accuses the child and suggests that the child is bad. Respond as a parent to the following situations without using the word "you," instead describe the problem, give information or describe your feelings.

1. Your child left the water running in the bathroom sink.

   DON'T SAY: What is wrong with you? You left the water running in the bathroom sink. Get in there and turn it off.

   DO SAY: The water is running in the bathroom sink and it's about to overflow. Please turn it off Described problem, gave information.

2. Your child left the light on in the bedroom.

   DON'T SAY: Don't you have enough sense to turn off the lights?

   DO SAY: The light is on in your room. Described problem.

3. Your child has the stereo so loud it's giving you a headache.

   DON'T SAY: Turn off that terrible racket this minute!

   DO SAY: The stereo is on too loud. It's giving me a headache. Described problem.

4. Your child throws his/her wet bath towel on your bed.

   DON'T SAY: You just threw your wet bath towel on my bed. Don't be so stupid as to think that I like to sleep on a wet bed.

   DO SAY: Your wet bath towel is on my bed and is making my bed wet. Please hang it up on the towel rack. Described problem, gave information.

5. You find out that your child has not been brushing his/her teeth lately.

   DON'T SAY: You are really dumb not to brush your teeth everyday. I can't believe you haven't been doing it.

DO SAY: I'm really worried that you're going to get cavities from not brushing your teeth. Also, dirty teeth don't look nice.
Described feelings, gave information.

GAINING CHILDREN'S COOPERATION

When correcting a child for misbehavior it is best to focus on the behavior rather than on the child. It may be more natural to begin a correction with "you," but this accuses the child and suggests that the child is bad. Respond as a parent to the following situations without using the word "you," instead describe the problem, give information or describe your feelings.

1. Your child left the water running in the bathroom sink.

DON'T SAY: What is wrong with you? You left the water running in the bathroom sink. Get in there and turn it off.

DO SAY: The water is running in the bathroom sink and it's about to overflow. Please turn it off. (Described problem, gave information)

2. Your child left the light on in the bedroom.

DON'T SAY: Don't you have enough sense to turn off the lights?

DO SAY:

3. Your child has the stereo so loud that you can't think.

DON'T SAY: Turn off that terrible racket this minute!

DO SAY:

4. Your child throws his/her wet bath towel on your bed.

DON'T SAY: You just threw your wet bath towel on my bed. Don't be so stupid as to think that I like to sleep on a wet bed.

DO SAY:

5. You find out that your child has not been brushing his/her teeth lately.

DON'T SAY: You are really dumb not to brush your teeth everyday. I can't believe you haven't been doing it.

DO SAY:

CHOICES FOR CHILDREN

Children will cooperate more willingly when you give them a choice between two or more acceptable alternatives. Think of a response to each of the situations below which gives the child a choice between two acceptable alternatives.

1. You would like your child to help clean the kitchen after dinner.

2. Your child does not want to take his/her medicine.

3. You want your child to stop singing at the table.

4. You want your children to stop playing with a ball in the house.

Possible answers:

1. Would you like to wash the dishes or sweep the floor?
2. Would you like to take your medicine from a spoon or from a medicine cup?
3. You may stop singing at the table or go to your room and sing.
4. You may play ball outside or you may pick another toy to play with and play inside.

TELL CHILDREN WHAT THEY CAN DO

Children feel discouraged when told only what they cannot do. When you tell children that they cannot do something also tell them what they can do. Add a sentence to each of the statements below to tell the child what he/she can do.

1. Trucks may not be driven on the table. ______________________

2. Eating is not allowed in the living room. ______________________

3. Library books are not for coloring. ______________________

4. Blocks are not for throwing. ______________________

5. We are not having ice cream for snack today. ______________________

6. Movies on a school nights are not allowed in this family. ___

7. Walls are not for pounding with fists. ______________________

Possible answers:

1. Drive your truck on the floor or on the sidewalk.
2. If you wish to eat, you may eat at the table.
3. You may color on paper.
4. You may throw the ball instead.
5. You may have an apple or some crackers.
6. You may go to the movie on Friday or Saturday.
7. You may hit the pillow instead.

CREATIVE APPROACHES TO DISCIPLINE

Listed below are some ideas for disciplining children. Since all children are different, some of these ideas will work with your children and some of them will not.

1. Use humor. Example: "Hasn't your toy box picked up those toys yet?"

2. Write notes to children who can read to request jobs to be done or changes in behavior. Children often like getting notes and confrontation can be avoided.

3. Reward a child for good behavior. Example: "If you play quietly for an hour while I pay the bills, I will have time to read you a book."

4. Distract children from misbehavior. If children are fighting, suggest an activity that they will enjoy. If your toddler keeps getting into the trash, give her/him something different to play with (like plastic measuring cups).

5. Discuss problems you are having with your children with friends who are parents. Together you can express any anger or frustration and share ideas for solving problems.

6. Count to five or ten to give your child a chance to change his/her behavior. Tell the child what will happen if he/she does not do what you ask and then carry it out if the child does not cooperate. Make sure the consequence is related to the problem (e.g., you will take the toy away or make the child sit on a chair).

7. Act out the situation with your child using role reversal. You will be the child and the child will be you. This helps the child see the problem from your point of view and it helps you to see the problem from the child's point of view.

8. Make a game out of the problem. Example: "I will turn the record on and when it is over your room will be clean."

9. Say "You wish..." Example: "You wish you were a grown up so you could stay up as late as I do, but it's really your bedtime." This shows the children that you understand their feelings.

IF CHILDREN DON'T COOPERATE, YOU MIGHT...

SITUATION:	**WHAT TO DO:**
1. Your pre-school child continues to misbehave after you have asked him/her to stop (such as hitting another child).	1. Hold your child until he/she is ready to cooperate.
2. Your child does not follow the rules. Examples: Your pre-school child does not stay in the yard when playing outdoors, or your teenager does not come home on time.	2. Take the privilege away until the child learns to follow the rules. The privilege should be taken away for only as long as it takes for your child to learn to follow the rules.
3. Your child continues to misuse an object after you have asked her/him to stop. Examples: Your young child drives a toy truck on the table or your teenager drives the car over the speed limit.	3. Take away the object for a while and then give the child the opportunity to use it properly, later.
4. Your child touches things in the store and does not listen to you.	4. Take the child out of the store until the child learns to control her/himself. This may be one min. or you may have to return another day.
5. Your child does not cooperate with you by doing her/his assigned chores.	5. You may refuse to cooperate with your child by not giving her/him a ride to a friend's or by not doing something else he/she wants you to do.

DISCIPLINE DON'TS

Most parents have good intentions when they discipline their children. Their goal is to teach children appropriate behavior. However, sometimes well-meaning parents discipline children in ways that neither teach children how to behave appropriately nor teach them cooperation. They may be copying the way their parents disciplined them as children. Listed below are some methods of discipline that are harmful to children.

1. **DON'T** abuse your children with words by calling them names or saying cruel things about them. Children believe what parents tell them. If you call them "bad," "naughty," "stupid," "bratty," or "dumb," they will believe you. Talking this way to children lowers their self-esteem and promotes hostility. If you are upset with your children for things they have done, say "I don't like what you have done," rather than attacking them as persons with harsh words.

2. **DON'T** humiliate children with punishments such as washing their mouths out with soap or making them stand in corners. These methods are harmful because they do not show respect for children as human beings. Humiliating children makes them feel hostile rather than cooperative.

3. **DON'T** deprive children of privileges that have nothing to do with what they have done wrong. Taking things away from children when they misbehave causes anger and resentment. For example taking away the privilege of watching TV for a week from a child who is late for supper has nothing to do with being late. An appropriate consequence would be to have the child make his/her own supper and clean up the kitchen.

4. **DON'T** withhold love and affection from children to get back at them for misbehaving. Children must know that their parent's love is always available to them. Children develop feelings of insecurity when they are afraid of losing their parent's love.

5. **DON'T** tease children to the point that they are hurt and upset. Teasing is okay when done playfully and both parent and child enjoy it. Teasing a child who is troubled and wants to be taken seriously is frustrating to the child and damages self-esteem.

6. **DON'T** use physical punishment on children such as hitting, spanking, shaking, pinching, kicking, slapping or throwing. These methods injure children and sometimes kill. Physical punishment creates fear and promotes poor self-esteem. It does not help children to learn self-discipline. It

promotes a double standard: it is okay for adults to hit children but it is not okay for children to hit adults. It shows children that the way to solve disagreements is through physical violence.

If you are in the habit of using any of these methods to discipline your children, study the handouts in this section and try to find other methods of discipline that will not be harmful to your children.

THE DISCIPLINE TEST

Effective discipline teaches and encourages children to control their own behavior so that they behave in socially acceptable and safe ways. To find out whether your discipline has been effective, consider the following questions:

1. Has your child's behavior improved?

   If your answer is "yes", congratulations!

   However, don't expect perfection. Adults are not perfect so children should not be expected to be perfect either.

   If your answer is "no," evaluate your methods of discipline. Changing behavior takes time and effort, but a different approach to discipline may help your child to cooperate.

2. Is your child developing self-control?

   If your answer is "yes," you are really doing a great job! Pat yourself on the back!

   If there is a behavior change only when the powerful adult is around, then your child is not developing self-control.

   If your answer is "no," notice the effect of discipline on your child. Think of what else you could have done. Would it be a better method of teaching your child acceptable behavior? Parenting takes lots of patience and we should not expect perfection of either parent or child.

3. Does your child appear to be intimidated or growing more hostile?

   If your answer is "no" you're doing something right! Good discipline strengthens the parent/child relationship.

   If your answer is "yes," it may be because your child thinks you are too harsh and is frightened of you and is not learning cooperation. It could also indicate that your child has the impression that you do not love him/her anymore. Children tend to willingly cooperate with those they respect and love rather than with those they fear or hate.

BUILDING GOOD RELATIONSHIPS WITH MY CHILDREN

Few people plan on becoming a single parent but the unforeseen circumstances of divorce, unplanned pregnancy among the unmarried or death of a spouse are casting this role on an increasing number of parents. When a couple decides to have a child they usually share dreams and expectations of how the child will be raised, how duties will be divided and how family time will be spent. It seems that when a parent becomes a "single parent" with total responsibility for the home, children and often the financial support of the family, these dreams are shattered. The task of surviving may seem overwhelming and the idea of having a happy, fun-filled family life may seem remote. Single parents must believe that single parent homes are not "broken homes," but simply homes with only one parent. Single parents can nurture their children, and have happy family times together with some effort and planning.

The majority of single parents must work outside the home and, as a result, have limited time to spend with their children. Even though divorced mothers reported spending less time with their children after returning to work, they reported maintaining the same level of closeness to their children as before the divorce or of growing closer. Three reasons were cited. First, the mother was a happier person than before the divorce and better able to enjoy living and parenting. Second, the mother and children had been through a lot together as they adjusted to divorce, made ends meet, and worked together to maintain the household. And third, the children depended on her more because their father was no longer present. Divorced fathers reported spending more time with their children than before the divorce and also felt closer and enjoyed it more (Luepnitz).

It is the purpose of this section to show parents how to make the most of the time they spend with their children by relating to them in ways that build the parent/child relationship. The typical single parent has limited time, money and energy but it is still possible to provide children with enriching activities and opportunities which will stimulate learning and development. When parents and children spend time together sharing mutual activities and interests on a regular basis, relationships improve and a truly happy family evolves.

ACTIVITY #16: HOW WELL DO YOU KNOW YOUR CHILD?

HANDOUT: HOW WELL DO YOU KNOW YOUR CHILD?

The responsibilities of single parenting leave many parents with little time to spend with their children. However, families spend a lot of time doing routine tasks such as washing dishes, doing laundry, or riding in the car. This time can be used to build the parent/child relationship. Instead of listening to the radio, stereo or television, encourage parents to share ideas and feelings with their children. The worksheet **HOW WELL DO YOU KNOW YOUR CHILD?** has examples of what parents and children can talk about. Listed below are more questions to discuss with children:

> What did you learn today?
>
> What was the best thing about your day?
>
> Did you have a problem today? How did you solve it?

Parents may complete the worksheets in class and then take them home and compare answers with their children (if a parent has more than one child, a worksheet should be completed for each child).

Activity #16

HOW WELL DO YOU KNOW YOUR CHILD?

What are your child's favorite . . . ?

foods ______________________________

toys ______________________________

books ______________________________

movies ______________________________

relatives ______________________________

friends ______________________________

TV programs ______________________________

school subjects ______________________________

colors ______________________________

songs ______________________________

animals ______________________________

holidays ______________________________

places to visit ______________________________

jobs around the house ______________________________

When is your child most . . . ?

happy ______________________________

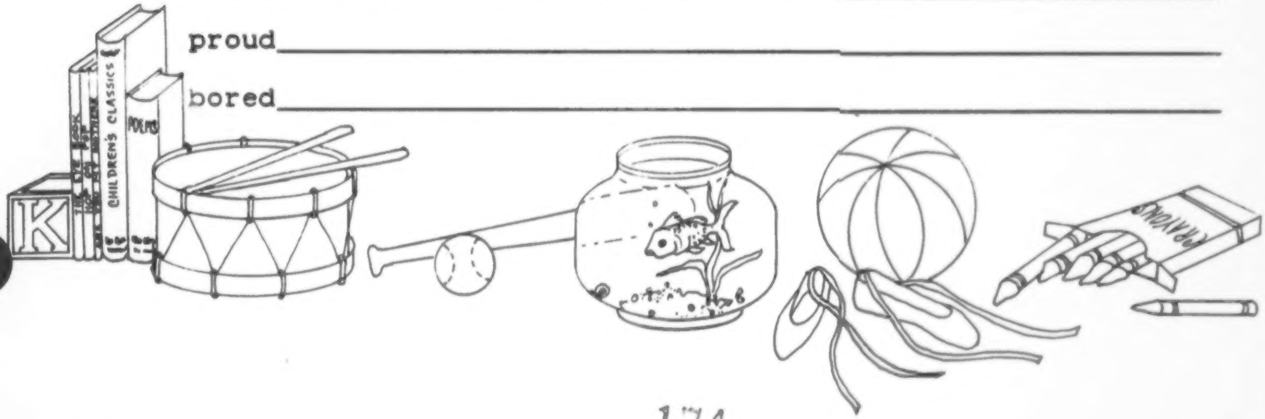
sad ______________________________

excited ______________________________

scared ______________________________

proud ______________________________

bored ______________________________



ACTIVITY #17: MEMORIES OF CHILDHOOD

Parents often behave toward their own children in the same ways that they were treated by their parents as children. Memories of childhood can provide both good and bad examples of parenting. The purpose of this activity is to help parents remember good times they had with their parents as children and to use these memories as examples of positive ways of relating to their children.

Ask parents to close their eyes and think back to their childhoods. You may want to play soft, gentle music to set the mood. Ask the following questions slowly, allowing parents time to remember:

> Think about a happy family time in which one or both of your parents were present.
>
> Think about where you were. Block out all other thoughts and imagine the place.
>
> What colors can you see?
> Is it hot or cold?
> What sounds can you hear?
> What objects are there?
> Think of yourself and your parent/s in this place.
>
> What are you doing?
> How old are you?
> What time of day is it?
> Who else is there?
> What are they saying?
> How do you feel?

After parents have had time to remember childhood experiences they may want to share their experiences.

Discussion questions:

1. What made this experience special?
2. How many times did you have this experience?
3. Have you shared an experience like this with your child?
4. Do you think your child would enjoy this experience as much as you did?

ACTIVITY #18: HAVING FUN WITH CHILDREN

HANDOUT: HAVING FUN WITH CHILDREN

It is important for parents and children to have fun doing things together in order to build a strong parent/child relationship. This activity includes a list of things to do with children which encompasses six different areas of child development. Some of the activities can be completed in a few minutes and some may take several hours. None of the activities costs any money. Parents should read the list and place checks by the activities they would like to do with their children, as well as add additional ideas to the list. Spending time with children should be enjoyable for both parent and child so parents should choose activities that both they and their children enjoy.

HAVING FUN WITH CHILDREN

ART IDEAS

1. Make paper costumes, hats, jewelry, and masks so your child can cover himself from top to toe with personal art work.

   Materials: colored construction paper, scissors, glue, empty toilet-paper rolls, felt-tip pens, large sheets of brown wrapping paper, brown paper grocery bag, paper plates, craft sticks, shoe laces, rubber bands, other household materials.

   Ideas: to make a hula skirt tape a large sheet of brown wrapping paper around your child's waist and fringe it from the hemline to the waist by cutting strips one inch apart.

   To make a vest or dress cut a hole big enough for your child's head in the bottom of a grocery sack and a hole for each arm on the sides. The bag can be decorated with markers or crayons to become anything your child dreams up.

   Make a mask out of a paper plate and attach a popsicle stick to the bottom so the child can hold it in front of his/her face.

2. Collect some objects with interesting textures such as keys, comb, coins, metal window screening, burlap, doilies, swatch of corduroy, and woven straw table mats. Place a piece of typing paper over the objects and rub a crayon sideways so that its whole length contacts the paper. The image of the objects will appear on the paper.

IDEAS FOR PRETENDING

1. Act out fairy tales or well known stories with your children. This may be done with or without props.

2. Put on a puppet show with stuffed animals, dolls, or hand puppets.

3. Act out situations from the past, present and future that your child might find scary or troubling. Example: act out with your child what might happen on the first day of school or act out a situation that has already happened at school such as a fight on the playground. This is a good way to find out things your child might not otherwise tell you.

IDEAS FOR BUILDING

1. Using toothpicks, glue and tiny marshmallows make some modern buildings.

2. On a large sheet of paper, cardboard or paper tablecloth draw a series of roads with crayons or markers. Play with small cars and trucks on the roads. Blocks can be added to make buildings in a town.

3. Make a doll house from boxes and throwaway household objects. Walls can be decorated with paint or gift wrap. Furniture can be made from cardboard, smaller boxes, cans, plastic containers and lids. Upholstery can be made from fabric and carpet scraps. People can be made from pipe cleaners, or small dolls can be used.

IDEAS FOR CREATIVITY

1. Brainstorming is a method of trying to come up with as many ideas as possible to solve a problem without judging any of the ideas until later. Teach your child to brainstorm by asking how many ways a cereal bowl, fork, key, slipper or vacuum cleaner could be used. Example: a cereal bowl could be used as a helmet for a doll, a collection plate at church, a dish for holding screws, a dog dish.

   Or ask a question such as, what would happen if:

   children could drive cars
   no one had hair
   there was no money
   our house became covered with snow
   all people had wheels on their feet

   Brainstorming can be done while riding in the car or doing housework.

2. Read your child a familiar story and change the words. For example, in Goldilocks say, "Once upon a time there were three robots" instead of the usual line. Pause periodically and allow your child to fill in a word.

3. Encourage your child to make up stories and songs.

MUSIC IDEAS

1. Do aerobic exercises with your child to the music of the radio or stereo.

2. Listen to music together and play home made rhythm instruments along with it. Examples: Tap spoons on your knee, shake a plastic container with dried beans in it, make a drum from an oatmeal box and spoon.

3. Put on a show and imitate famous singers.

4. Check out some records from the library and listen to different types of music.

IDEAS FOR PHYSICAL ACTIVITIES

1. Pretend that you are members of a circus and practice tumbling and stunts with your child.

2. Hold out a scarf or sweater away from your body and have your child charge at it like a bull.

3. Have your child walk a "tightrope" by walking on a yardstick or a piece of masking tape on the floor.

4. Set up an obstacle course in your home by having children crawl under a table, jump over a box, do the limbo under a broomstick, etc.

Activity #19

ORGANIZE IT

1. Toys with many parts should be stored in individual containers ready for play. Suitable containers are shoe boxes, gift boxes, plastic ice cream containers, plastic food storage containers, round oatmeal boxes, or Zip Loc bags. Containers may be covered with Contact paper or left uncovered. They should be labeled and kept on shelves or stacked in the toy box. Teach your child to take out only one container at a time and to put it away when play time is over. Toys that are alike should be stored together. For example, trucks can be stored in the closet, stuffed animals on a shelf, and doll dishes in a box.

2. If your child has many toys, put some of them out of reach for awhile. When you take them out again the toys will seem new and interesting. It is easier to keep toys neat and organized when there are not too many of them.

3. Set up a "Make It Corner" where arts and craft supplies are stored. Crayons, felt-tipped markers, water colors, scissors, glue, paste, and tape can be stored in a box or drawer. Save scrap materials which can be used for collages and crafts. Examples:

    styrofoam packing materials
    yarn
    pipe cleaners
    tooth picks
    popsicle sticks
    fabric scraps
    dry pasta
    peanut shells
    rubber bands
    paper clips
    ribbon
    foil
    wood scraps
    aluminum pie tins
    toilet paper tubes
    old greeting cards
    dry beans/peas
    cotton balls
    string
    paper plates

    These materials can be stored on a shelf or in a large box. If possible get a low bulletin board for displaying art work and have large envelopes or folders for saving special art work.

4. Make a "Book Nook" which has a comfortable chair or soft rug and pillow and a shelf for your child's books. Make sure there is good lighting.

5. If your children share a room, try to make a private place for each child. This can be done by arranging furniture to block off a cozy corner or getting a room divider.

6. Young children like to be near you when they play so it is a

good idea to have a few toys stored in different places in the house where you spend a lot of time. In the kitchen a low cabinet can be used for storing some toys, or a small box can be used to move toys around the house.

7. Games can be used to promote cooperation in picking up toys. Put on a lively record and have the children sing as they clean and try to have the room picked up before the music stops. Work with the children and have each person pick up toys of a different color or have each child pick up a certain number of toys. Challenge them to place toys in interesting arrangements, such as setting up dolls or stuffed animals as if they were at a birthday party.

8. Attach plastic curtain rings to stuffed animals so they can be hung from hooks on the wall.

ACTIVITY #20: ENTERTAINMENT: IT DOESN'T HAVE TO COST A LOT

Children enjoy participating in activities outside the home. Group activities help children learn new things, have fun, make friends and learn cooperation. While many activities are expensive, there may be a wide variety of programs for children in a community which are free or available at a nominal cost. The purpose of this activity is to make parents aware of activities available in their communities.

Brainstorm a list of free or inexpensive activities in your community and agencies which sponsor them. One way to do this is to ask all class members to write at least one activity on the chalkboard. Each person can tell the others about the activity he/she is familiar with. Parents may want to make a list of these activities. A leader's guide has been included with possible answers.

Assign activities to parents and ask them to get more information about the activities from the agencies that sponsor them (e.g., when offered, for what ages, what time, etc). They can do this by looking in the newspaper, yellow pages or by calling the agencies.

ENTERTAINMENT: IT DOESN'T HAVE TO COST A LOT

PLACES WHICH MAY SPONSOR CHILDREN'S ACTIVITIES	ACTIVITIES
Public library	Story hour Reading clubs
Nursing homes	Adopt-a-grandparent
YMCA	Sports Dance lessons
Businesses	Contests
Mall	Displays
Boy Scouts Girl Scouts	Crafts Camping Games Educational activities
Movie theaters	Free movies
Churches	Sunday school Bible school Youth activities
Museums	Exhibits
Schools	Concerts Plays
Parents Without Partners	Family recreation
Parks and recreation	Sports Swimming lessons
Fine Arts Associations	Plays Concerts
Hospitals	Tours
4-H	Educational activities

HOW DOES TV AFFECT MY FAMILY?

1. How long is your TV on each day?

   The average family has the TV set on for 5 hours a day.

   How long do your children watch TV each day?

   The average child watches TV for 4 hours a day.

2. Why do you like to have your TV set on?

   -- TV watching is an easy way to relax when the parent is too tired to do anything else
   -- TV watching keeps the children busy while the parent does work or rests
   -- When the children watch TV they do not mess up the house as much as they do when they play with toys
   -- When children watch TV they don't fight as much as when they play because there is little interaction
   -- Some programs are educational or entertaining
   -- TV is free entertainment

3. What are some good effects of television watching on children?

   -- Educational programs help children learn
   -- Children may identify with a TV character and learn how others solve problems
   -- A limited amount of entertaining TV can be a time of relaxation for children
   -- Programs watched with parents can start discussions from which children can formulate opinions and values
   -- Some programs allow children to experience things they would not otherwise be able to experience (e.g., pioneer days, life in another country).

4. What are some bad effects of television watching on children?

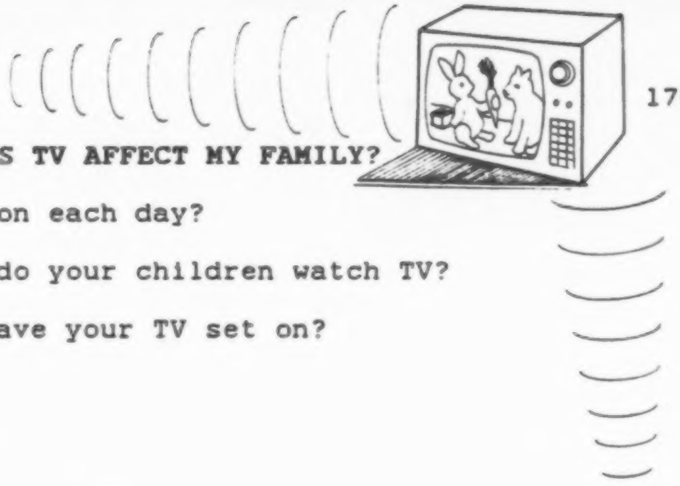
   -- TV may lead children to believe in things that are not real
   -- Children are exposed to violence, sex, bad language, stereotypes and values that don't agree with their parent's values
   -- Commercials often make children want toys and food products that may not be good for them or which the family cannot afford
   -- In some homes TV watching takes the place of other activities such as reading, homework, physical exercise, doing things with others, learning new hobbies, interests and skills

- TV watching may over-excite children because of fast changing images
- TV can take control of people's lives
- TV may give false or misleading information
- TV does not require a person to think
- Too much TV may prevent children from getting enough exercise

5. Many people have their TV sets on even when they are not watching them. This makes constant noise in the home. How do you feel this constant noise affects children and adults?

    - Constant noise from TV or radio prevents people from thinking and relaxing. Family members may not talk to each other or do things together because of the noise.

    - It may interfere with the completion of homework



HOW DOES TV AFFECT MY FAMILY?

1. How long is your TV on each day?

   How may hours a day do your children watch TV?

2. Why do you like to have your TV set on?

3. What are some good effects of television watching on children?

4. What are some bad effects of television watching on children?

5. Many people have their TV sets (radios or stereos) on all the time. This makes constant noise in the home. How do you feel this constant noise affects children and adults?

HELPING CHILDREN COPE WITH DIVORCE

Divorced single parents are generally very concerned that their children's lives are upset as little as possible as a result of their divorces. Parents want to do whatever they can to help their children have smooth adjustments to their new family situations and living arrangements. The year immediately following the divorce is usually the most difficult period of adjustment for both parents and children. For some families this difficult time may last two years or more. Divorce is a major change for a family and time is necessary for healing and adjustment to take place. The way in which a parent handles the divorce adjustment influences how well the children handle it.

In times of stress, many children model their parents' behavior. If parents act upset so will the children. Once the parents have adjusted to the situation the child will, too. This is not to say that the parent must cover up feelings of grief and sadness but that these feelings must be dealt with openly.

Children may benefit from a divorce if their home has been unsafe or full of stress. However, the quarrels are usually between parents, not between parent and child. Children usually love both parents and want to keep in contact with both mother and father. After a divorce, children may experience improved relationships with both parents. This section will look at the effects of divorce on families and explore things parents can do to influence how well and how quickly their children recover from divorce.

EFFECTS OF DIVORCE ON CHILDREN:

1. Common reactions of children include sadness, shock, depression, anger and low self-esteem. Children experience grief and sadness over the loss of a parent. They may also lose their home, neighborhood, school and friends, if the divorce results in a move.
2. Children may feel that they must take sides. (*Teenagers)
3. Children may feel a lack of control. Divorce causes many unpleasant changes for children over which they have no control. This feeling of lack of control results in anger.
4. Almost all children fantasize about their parents getting back together again.
5. Children may idolize the absent parent and take out their anger on the custodial parent.
6. Some children are relieved that the unhappy family situation has ended. However, divorce is an improvement for the children only if the parental fighting does not continue after the divorce as the parents make decisions over matters concerning the children.
7. Children often do not understand what is going on when divorce occurs and may regress to a more dependent level (e.g., wearing diapers), demanding help with things they have been able to do by themselves. (*Ages 2-5)
8. Children may feel responsible for the divorce (*Ages 2-5 and 9-12)
9. Children may be anxious and fearful of losing the other parent. (*Ages 2-5)
10. Children may understand what is going on but lack the skills to deal with it. (*Ages 6-8)
11. Children may try to act out the role of the absent parent. (*Ages 6-8)
12. Children may feel anger towards the parent who they feel is responsible for the divorce. (*Ages 9-12)
13. Children may act up at school.
14. Children may have physical reactions such as loss of appetite, diarrhea, or sleeplessness.

*Indicates the age group most effected.

DIVORCE HAS DIFFERENT EFFECTS ON BOYS AND GIRLS:

It has been found that boys often take longer to adjust to divorce than girls, but that girls may have delayed reactions in their later teen and young adult lives. Boys typically receive less emotional support from their mothers, teachers and friends. Boys tend to react aggressively while girls tend to hold their feelings inside. Children living with the same-sex custodial parent were found to be better adjusted than children living with the opposite-sex custodial parent. Maintaining contact with both parents reassures children that both parents love them and have not changed their parenting roles, only their marital roles.

EFFECTS OF DIVORCE ON PARENTS:

Parents also have reactions to divorce which, of course, affect children. Custodial mothers tend to become more restrictive and controlling, while noncustodial fathers become more permissive and indulgent. Both parents are typically depressed, upset, disorganized and emotionally drained immediately following separation. These feelings may cause parents to communicate poorly, maintain inconsistent discipline practices, and generally be less supportive than if they were not in this state of severe stress. This may lead children to seek support outside the family. As time passes parents reorganize their lives and their parenting skills return, too.

ADJUSTING TO DIVORCE

After divorce it is often difficult for children to adjust to:

1. Visiting the home of the non-custodial parent because there are different rules and discipline.
2. Sexual habits, dating, and remarriage of a parent.
3. The absence of the other parent.

Children of divorce are most likely to adjust well if there is:

1. A low level of fighting and hostility between parents before and after divorce.
2. Approval and love from both parents.
3. High agreement between parents on child rearing and discipline.
4. A good adjustment by the custodial parent to the divorce.
5. Firm discipline from the custodial parent.
6. Regular contact with the noncustodial parent.
7. A feeling of openness with both parents to talk about divorce related concerns.
8. Cooperation and support between parents concerning parenting.
9. Little change in the family income. This means that the noncustodial parent must contribute to the financial support of the children.

SUGGESTIONS FOR EFFECTIVE PARENTING AFTER DIVORCE

1. Communicate with your ex-spouse concerning the children in a constructive manner. It may help to look at your relationship as a business partnership whose business is the rearing of happy, healthy children.

2. Allow your children privacy when they receive phone calls from their non-custodial parent.

3. If your children have been close to your former spouse's relatives, maintain these relationships if possible. Your children need their support and companionship.

4. Inform your children's teachers and/or school administrator of the divorce. Sometimes grades drop or children change their behavior when under stress. Teachers can be understanding and supportive if they know your situation.

5. Find support groups for yourself and your children if you think this may be helpful.

6. Seek counseling for yourself and your children if needed.

7. Let your children know that they can discuss their feelings about the divorce with you at any time.

8. Give children choices whenever possible to promote the feeling that they are in control of their lives. The choices could be as simple as what to wear or what to eat. Children often feel a lack of control after a divorce because their lives have been changed and they had no say in the matter.

9. Keep your schedule simple. Do not plan a lot of activities to avoid coping with the pain of divorce.

10. Keep commitments to your children. They need to know that they can depend on you.

11. Don't ask your children to spy on or take messages to their other parent.

12. Don't allow your child to play the role of the absent parent. The child may like it at first but the responsibilities are too great and the child is likely to experience stress. The child will feel displaced if you remarry or become involved in another serious relationship.

13. Give your children love.

14. Take one day at a time.

Activity #25

NORMAL DEVELOPMENT FOR CHILDREN OF DIFFERENT AGES

The following pages describe characteristics of children of different ages. Knowing what to expect from your children will help you to understand and accept them and to respond to their needs in helpful ways. The ages given are averages. Your child may develop the characteristics sooner or later than stated and still be normal. If your child is really slow at developing certain skills (like not walking by 18 months) you may want to have your child examined to see if help is needed.

You should think about your child's stage of development when planning activities so that you do not have unreasonable expectations. For example, if your child has a short attention span and is highly active, it is unreasonable to expect her/him to behave perfectly on a long shopping trip or to sit quietly through a two hour program. Understanding your child's stages of development will help you to enjoy parenting more.

Birth - 3 mo.	-Communicates through crying: cries when wet, hungry, uncomfortable, lonely or in pain -Trust and security develop when cries are answered right away -Can see--things are best in focus at seven inches -Notices the human face and by 2 1/2 months may smile -Can hold a rattle at 2 months -Responds to snugness of being securely held -Coos at about 1 month
4 - 6 mo.	-Can hold head up and move it from side to side -Smiles at the sight of a face -Likes to have people pay attention and talk to him/her -Babbles, chuckles, gurgles and laughs -Recognizes parent--notices familiar and unfamiliar people -Discovers hands and plays with them -Puts everything in mouth -Can roll over, rest on elbows, sit up -Jabbers constantly

7 - 9 mo.

-Likes to play with toys
-Enjoys banging on things
-Begins to use thumb when grasping things
-Sociable
-May sit alone indefinitely
-Uses both hands
-Likes rhythm--knee bouncing
-May crawl or stand
-Easily becomes overexcited
-Teeth may appear
-Can feed her/himself a cracker
-Responds to own name and "no"
-Unfamiliar faces may cause crying

10 - 12 mo.

-Rolls over and sits up
-Uses hands skillfully
-Dips fingers in food
-Plays patty-cake, peek-a-boo
-May say "mama" and "dada"
-May walk or creep rapidly
-Attention is easily distracted
-Notices approval and disapproval in parent's voice
-May have 6 front teeth by 12 months

13 - 17 mo.

-Curious
-Enjoys bath and water play
-Tries to feed self; holds cup
-Enjoys pulling, lifting, pouring, pushing
-Builds with blocks
-Enjoys watching activity
-Imitates--coughs, sneezes
-Very dependent on parent or caregiver
-Shows emotions--affection, jealousy, sympathy, anxiety
-May respond to rhythm
-May be shy with strangers
-Enjoys throwing things
-Gets into everything

18 - 23 mo.

- -Begins to show a temper
- -May be attached to a toy or blanket
- -Listens to nursery rhymes
- -Likes an audience and applause
- -Constantly on the move
- -Prefers to push stroller rather than to ride
- -Likes to chase and be chased
- -Enjoys walking backwards
- -Speaks about a dozen words
- -Enjoys sand play
- -Enjoys looking at books and tearing paper
- -Puts names on people, things, actions
- -Begins to undress self
- -Beginning fears show: noise of storm, train, vacuum cleaner
- -Wants or shows some independence: "do it myself"
- -Climbs
- -Begins to say "no" often
- -Claims everything "Mine!"
- -Sometimes tries to do things he/she is not able to do
- -Acts out household tasks
- -Can kick a ball
- -Can do some things freely with one hand
- -Dislikes going to bed
- -Appetite may drop; grows more slowly
- -Likes being with other children

2

- -Negative, possessive, noisy, wants own way, curious, dawdles
- -Very active
- -May go to toilet by self
- -Needs help in dressing, better at undressing
- -Appetite fluctuates between very good and very poor
- -Has difficulty making choices
- -Has difficulty relaxing and going to sleep
- -Insists on routines
- -Behavior goes from one extreme to other (from happiness to anger)
- -Talks to self
- -Likes baths
- -Enjoys being chased
- -Runs ahead on walks
- -Wants to be with other children
- -Plays best when supervised

3

-Tries to please
-Wants to be like others
-Pays attention to spoken words
-Is able to accept suggestions
-Can choose between alternatives
-Has full set of temporary teeth
-May stay dry all night and toilet by self
-Needs help with dressing and undressing
-Hangs up own coat
-Can eat without spilling
-Unbuttons large buttons and works zippers
-Peaceful
-Can help put toys away
-Reports dreams
-Wants to hear stories about when he/she was a baby
-May have an imaginary friend
-Begins to develop sympathy
-Talks in complete sentences, talks a lot
-Can identify colors
-Often can carry a tune
-Scribbles mean something
-Rides tricycle
-Plays house
-Starts to notice sex role differences
-Adjusts easily to new situations and new adults
-May be extremely jealous of a new baby
-Boasts
-Tells others what to do
-Needs less help in solving fights
-Imitates other children
-Plays well with one or two children

4

- -Full of questions
- -Wants friends
- -Assertive
- -Boastful and bossy
- -Talkative
- -Self-centered
- -Can use blunt scissors, laces shoes
- -Throws ball
- -Dresses and undresses
- -Toilets without help
- -Grows about four pounds and three inches a year
- -Needs 12 hours of sleep a day
- -High level of physical activity: runs, jumps, hops, skips, claps
- -Tattles
- -Conscience affects behavior
- -More fears, can understand many dangers
- -Shows temper, starts to use words to express anger rather than hitting or kicking
- -Doesn't understand the concept of lying
- -Refuses with "No," "I won't," and "You're stupid"
- -Time concept is clearer, Monday comes after Sunday, remembers last Christmas
- -Can learn name, address and phone number
- -Conscious of sex differences
- -Likes dressing up and pretending to be grown up
- -Ready for rhythm band and simple singing games
- -Wants to know about death
- -Wants to become 5
- -Enjoys errands
- -Uses parent as final authority
- -Strong need for companionship
- -Enjoys being silly with friends
- -Follows older children
- -Calls others names

5

-Friendly
-Businesslike
-Likes to dress up
-Interested in adult activities
-Project minded
-Likes praise
-Dependable
-Likes to feel independent
-Serious
-Cuts, pastes, draws pictures
-Handles tools geared to size
-May lose baby teeth
-Needs rest periods
-Proud of possessions and clothes
-Likes to collect school papers and other things
-Can do simple household tasks
-Likes to help parents
-Is a good companion
-Enjoys talking with adults
-Poor group member
-Continues to tattle
-Needs adult supervision
-Is demanding
-Hits and pushes

6

-Outgoing
-Eager to explore and learn new skills
-Very active--sitting still is hard
-Can tie shoe laces
-May dawdle when dressing
-Likes group play
-Can use telephone
-Boys and girls play together
-May call others names and use bad language
-Self-centered
-Likes to be in charge
-Likes to win
-Changes moods quickly

7

- Quieter than at six
- Moody
- May observe rather than participate
- Looks inward
- Complaining and demanding
- Will do some household chores
- Is becoming considerate of others
- May gain 3-5 pounds a year
- May become competitive
- Wants to dress and act like friends
- Becoming responsible
- Curious about the differences between sexes and how babies are made

8

- Feels good about self and world
- Has knowledge and skills in many areas
- Self-confident
- Considerate of others
- Cooperative
- Pleasant to live with
- Is becoming modest about body
- Sense of humor

9

- Easy going
- Greater self-confidence
- Increased independence
- Pleasant companion
- Does independent projects
- Is involved with friends
- Slow growth in height
- Can take care of physical needs--baths, hair combing
- Interested in many different kinds of play
- Boys and girls play separately
- Less interest in fantasy and make-believe

10	-Takes pride in family -Enjoys good family relationships -Feels very good about her/himself -Girls may have rapid increase in weight -Works hard at developing physical skills and coordination -Privacy becomes important -Can participate in team sports -Can plan ahead -Interested in other people's ideas -Reasoning skills increase
11	-Last year of childhood -Turmoil as teenage years approach -Confused by new thoughts and feelings -Argumentative -Emotional outbursts -Feels picked on by parents -Menstruation may begin for girls -Girls fall behind boys in physical strength and endurance -Membership in clubs and groups is important -May be interested in earning money -Girls physically bigger than boys
12	-Peaceful -Friendly -Easygoing -Likes to be taken seriously -More mature behavior -May be self-conscious if body is maturing at different rate than that of peers -Needs understanding of parents -Boys start fast growth spurt

13	-Introspective -Moody -Anxious -Needs privacy -Sensitive to criticism -Very interested in other sex -Very concerned about appearance -Assumes others are noticing appearance and actions
14	-More at ease with self -Content -Better relationships
15	-Anxious about becoming an adult -Needs to make own decisions -Spends more time with friends and away from home -Not talkative at home -Not easy to get along with
16	-High point in understanding and self-appreciation -Eager to enter adult world -Has gained independence -Feels more equal to adults -Feels good about self

ACTIVITY #26: HOW DO I FEEL ABOUT DAYCARE?

HANDOUT: HOW DO I FEEL ABOUT DAYCARE?

Many people think that children need to be cared for full-time in their own homes by their parents in order to be emotionally healthy. Many parents, however, must work and must leave their children in the care of someone else for part of the day. Fortunately, research has shown that a good daycare situation does not harm the development of the child or damage the parent/child relationship.

Usually single parents must work outside the home in order to support their families and leave their children in the care of others. In the case of divorce, a single parent who has been unemployed often must become employed immediately. The parent and child must cope with three big adjustments: the absence of the other parent, parent being employed (outside the home) and spending time in daycare.

Sometimes single parents feel guilty about leaving their children in the care of others. Children tend to adopt parent's attitudes. It is important, therefore, that parents feel positively about their childcare arrangements so children will have a positive attitude about their daily experiences away from parents.

The worksheet **HOW DO I FEEL ABOUT DAYCARE?** can be used as a discussion guide for parents to help them deal with their feelings about daycare.

HOW DO I FEEL ABOUT DAYCARE?

1. I feel______________________________about leaving my child at the sitters/daycare center/other_______________.

2. I feel this way because ____

3. List advantages your child has because of the daycare experience.

4. List disadvantages your child has because of the daycare experience.

There are also advantages and disadvantages for children who stay home with their parents full time. Look at the disadvantages you have listed and try to think of ways to improve your childcare situation. If you have done your best in selecting childcare then accept it and have a good attitude.

ACTIVITY #27: WHAT TYPE OF DAYCARE IS BEST FOR MY CHILD?

Lead parents in a discussion of the advantages and disadvantages of the different types of daycare: home daycare, group care and in-home sitters. Parents who have used the different types of daycare may share their experiences. You may want to record the responses on a chalkboard. The best type of daycare will not be the same for each family. A leader's guide is provided with characteristics of the different types of daycare (whether the characteristics are advantages or disadvantages is a value judgement).

WHAT TYPE OF DAYCARE IS BEST FOR MY CHILD?

HOME DAYCARE is the term given to the care of children in a private home by one caregiver, usually a woman. The home may or may not be licensed by the state and the number of children is usually limited to no more than six. The rates for home day care vary, and the quality of care differs from home to home.

General Characteristics of Home Daycare Compared to Group Care:

- Cozy, family-like setting
- Fewer children
- Fewer planned learning activities and more free play
- Least expensive (usually)
- Only one caregiver to which your child must adjust
- Home caregivers often stretch their hours if your work schedule changes
- If the caregiver is sick or on vacation you must find other childcare

GROUP CARE is centrally located care other than in a private home. Group care may include daycare centers, nursery schools, YMCA programs, or industry-based daycare.

General Characteristics of Group Care Compared to Home Care:

- Children are usually separated according to age
- Great variety of materials and activities are available
- Children are exposed to many contagious diseases
- Less risk of child abuse because several caregivers are present to watch each other
- Dependable hours
- More institutional and less cozy
- Children over age three may benefit from group care because of planned learning activities and peer relationships
- May charge a fine if you are late to pick up your child
- Child must relate to many children and adults
- Caregivers are usually trained in child development
- Often includes planned learning activities

IN-HOME SITTERS are caregivers that come into your home to care for your children. Most things are the same as for home daycare.

General Characteristics of In-Home Sitters:

- More individualized attention
- You have the least knowledge or control of what goes on when you are gone (child abuse, soap operas on all day)
- Children have access to their own toys and are in a familiar setting
- You do not need to take children out or get children up early in the morning
- Special arrangements do not need to be made when children are ill

ACTIVITY #28: DAYCARE CHECKLIST

HANDOUT: DAYCARE CHECKLIST

Discuss the **DAYCARE CHECKLIST** in class. Discuss the different ways of finding out about daycare: friends, newspaper advertisements, phone calls. Point out that the best way to find out about daycare is to observe at the center or home yourself, preferably at different times during the day. A licensed daycare center or home means only that safety and sanitary guidelines have been met. It does not indicate the quality of care.

DAYCARE CHECKLIST

The following checklist can be used to evaluate a daycare center or a daycare home:

______1. Caregiver has experience and/or training.

______2. Caregiver has good language skills: uses correct grammar, speaks in sentences, speaks so children understand but does not "talk down" to them.

______3. Caregiver is energetic, enjoys children and responds to their needs.

______4. Caregiver uses appropriate and consistent discipline.

______5. Each caregiver is responsible for no more than four young children or eight older children.

______6. The center or home is safe and clean.

______7. The center or home has colorful and interesting things for children to see and do.

______8. There is enough space for children to do the different types of activities they need to do to grow and develop.

______9. The children in the home or center seem happy and well.

______10. Activities, equipment and play materials are provided to help the children with all areas of their growth and development and should be appropriate to their abilities.

______11. Parents are welcome to visit the center at any time and are encouraged to discuss matters concerning their child with the caregivers. Be suspicious if these privileges are not allowed.

______12. Meals and snacks which are provided are nutritious.

______13. The hours and days the center is open agree with my work schedule.

______14. *The location is convenient to my home or workplace.

______15. *The cost of daycare fits within my budget.

*Do not make your daycare decision on cost or location alone. It may be better to pay more or drive farther for better quality care.

ACTIVITY #29: HAZARDS OF THE LATCHKEY ARRANGEMENT

Many parents who leave their children home alone feel guilty. Studies have shown that some latchkey children experience many fears and discomforts. There are many potential dangers for latchkey children. A parent who chooses the latchkey approach to child care needs to be aware of the problems and negative effects involved in order to help the child cope with self-care in a healthy manner and to make alternate arrangements for childcare if necessary.

The latchkey arrangement may also have positive effects, such as helping children to become more independent and to develop problem solving skills at an earlier age. However, the hazards still exist.

Discuss with parents the possible negative effects of the latchkey approach to childcare. Possible hazards are given below. The next activity, **PREPARING CHILDREN FOR SELF-CARE**, gives possible solutions to these problems.

HAZARDS OF THE LATCHKEY ARRANGEMENT

Latchkey children may be afraid of:

- noises (some lock themselves in bathrooms or hide in closets)
- severe weather (storms, tornadoes, earthquakes)
- being burglarized or attacked

Dangers for latchkey children may be:

- fire
- injuries
- accidents
- improper use of appliances
- fighting with siblings
- not being able to reach you by phone in an emergency

Latchkey children may feel:

- lonely and isolated (especially if they have to stay in the house with the doors locked)
- bored
- depressed
- unwanted
- stressful

Latchkey children may do harmful things to themselves when left alone such as:

- watch too much TV or watch shows that are bad for children
- experiment with drugs, alcohol or sex

THE LATCHKEY TEST

Answer the following questions with yes or no.

_______1. Do you think that your child is mature enough to stay alone safely?

_______2. Does your child feel comfortable about staying alone?

_______3. Is your home and neighborhood safe?

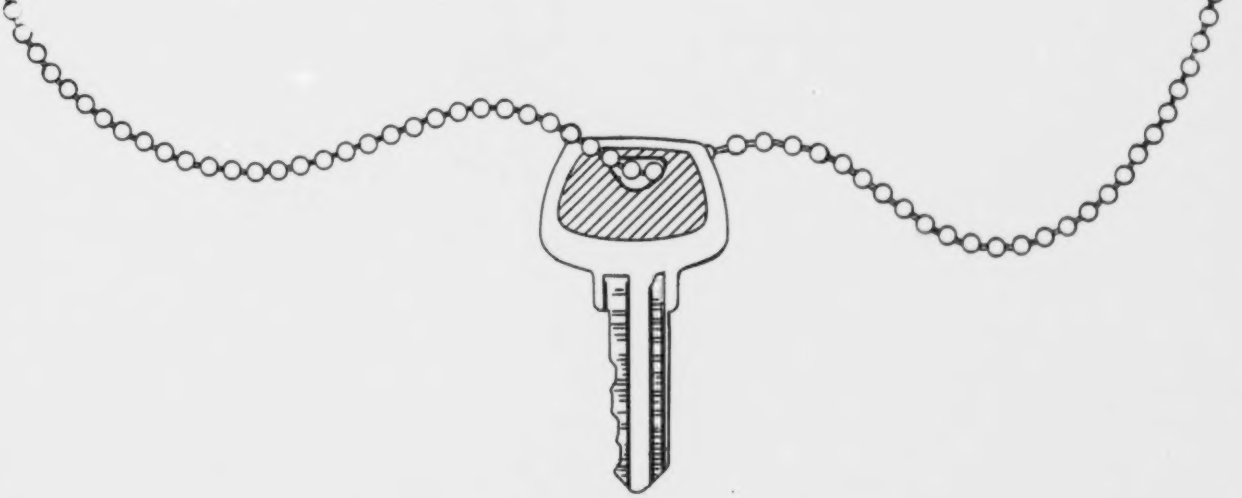
_______4. Can you be reached by telephone while your child is alone?

_______5. Is your child able to solve problems and handle emergency situations?

_______6. Is there an adult living nearby who could help your child in an emergency?

_______7. Will your child be staying alone for two hours or less a day?

If you answered "no" to any of the questions, you should probably not leave your child alone and should make other child care arrangements.



ACTIVITY #31: PREPARING CHILDREN FOR SELF-CARE

HANDOUTS: PREPARING CHILDREN FOR SELF-CARE (3 pages)

RULES FOR LATCHKEY CHILDREN

The most successful latchkey arrangements occur when the child is age eight or older, lives in a safe neighborhood, is able to play outside with friends, has the ability to contact the parent by telephone, has at least one person to turn to for help, and has a close relationship with parents which will promote the discussion of problems and experiences. If parents decide to leave children alone, they must make sure conditions are right and be willing to change the situation if they feel that it is not in the best interests of their children. Many books have been written to teach children the "survival skills" needed to stay alone. On My Own by Lynette Long is an excellent source.

Go over the handouts **PREPARING CHILDREN FOR SELF-CARE** and **RULES FOR LATCHKEY CHILDREN** in class and talk about other ways to keep latchkey children safe and happy.

PREPARING CHILDREN FOR SELF-CARE

1. Explain the reasons for self-care. If the reason is financial the child will not feel that you are working to avoid him. Do not make the child feel guilty by saying you are working to pay for a specific expense such as her/his medical expenses.

2. Show your child where you work so that she/he can visualize what you are doing. This will also make the child aware of how far from home you are and how long it will take you to get home in an emergency.

3. If your child wears the house key on a necklace make sure that it is worn inside of clothing so that it is not obvious that he/she is staying alone. An extra key should be hidden outside or left with a neighbor.

4. If your child travels home from school alone, make a survival kit which includes an identification card with the child's name, address, home phone number, and parents' work numbers in case the child is injured on the way home from school. You may also include money for an emergency phone call, or bus or cab fare. This may be pinned inside the child's coat.

5. If your children get ready for school alone, help them plan ahead by having them lay out their clothes, find things they need for school and pack their lunches the night before. Make breakfast for them before you leave. You may want to give them a phone call or set an alarm so they remember when to leave for school. A grooming checklist could be placed in the bathroom.

6. Children appreciate a snack or a note when they arrive home from school alone.

7. Children should be trained to use the telephone in an emergency and numbers should be listed by the phone.

8. Children who are able to call their parents at work whenever they want are happier than those who cannot call their parents.

9. Make sure your home is safe from intruders by having the local police do a free safety check. Follow their recommendations. This will help children feel more secure.

10. Children should know what to do in emergency situations including fire, accident, and robbery. They should be trained in simple first-aid.

11. Boredom is one of the major problems of latchkey children. Parents should try to arrange for their children to participate in activities outside the home when possible. Scouts or sports are two possibilities. Arrange for your child to spend one day a week with a friend and the friend can return the visit on the weekend. The child could spend one afternoon per week at the public library. Help your child find interests such as crafts or reading.

11. Assigning children some chores after school can help them structure their time and feel good about contributing to the family. Give specific instructions on what they should do and assign each child appropriate tasks. Do not give children an excessive amount of work to do.

12. Decide with your children on Sunday what television programs they will watch while home alone. This will acquaint them with after school specials and educational programs. It will also prevent siblings from fighting about what shows to watch and help them learn to occupy their time with things other than TV.

13. Parents should contact a nearby neighbor who is home during the time your child is left alone and ask if she/he would be willing to help in an emergency. Invite the neighbor over to visit so that your child feels comfortable with him/her.

14. If you are leaving more than one child alone rules should be clearly established. It is better to have each child be responsible for herself or himself rather than to have one child be the boss of the other.

15. Spend some time each day doing something with your child which you both enjoy. This will help the child feel that you enjoy being with him or her.

16. Parents should check daily with their children about homework to see if they need help. Generally children should complete assignments alone after school.

17. Children should not be left alone all day when they are sick. A neighbor, relative, or older sibling should stay with the child. Some communities are developing daycare services for sick children or on-call care providers for sick children in their homes. If you must go to work and no other arrangements can be made, try to make arrangements to work only a half day or come home for lunch. Never leave a child with a fever home alone.

18. Close communication between parent and child is important. Children must feel comfortable discussing problems concerning staying alone so that adjustments can be made.

ACTIVITY #32: RULES FOR LATCHKEY CHILDREN

Have parents make a set of rules, emergency phone numbers and instructions for their children if they are going to be home alone. Review the handouts in this section for ideas. Listed below are some possible rules which may or may not meet the needs of your group, but which may help parents develop appropriate rules.

RULES FOR LATCHKEY CHILDREN

1. Come straight home after school and call parents.
2. Keep the door locked at all times. Speak with callers through the door.
3. Don't let anyone into the house, not even friends or neighbors.
4. Don't tell people who call on the telephone that you're home alone. Instead tell them that your mother/father is busy. Take a message and tell them your parent will call back.
5. In case of a problem or important message, call:____________

RULES FOR LATCHKEY SIBLINGS

1. Don't fight. If there is a problem, write it down and we will discuss it when everyone is home.
2. Each do the chores as assigned. No trading.
3. Limit telephone calls to ten minutes. Give your sisters/brothers a chance to use the phone, too.
4. Don't leave your younger brothers/sisters alone. Stay with them at all times.
5. Do not punish your younger brothers/sisters. Remind them how to behave and wait until everyone is home to discuss problems.

ACTIVITY #33: LATCHKEY ALTERNATIVES

Ask parents to brainstorm alternatives to the latchkey arrangement. Write these ideas on the chalkboard or on newsprint. A list of possible alternatives follows:

Babysitter in your home
Have children go to the home of a friend whose parent is willing to babysit
Daycare center
Daycare home
After school program: YMCA, church, school, nursing home
Form a co-op with other working parents in which you take turns caring for each others children. You would have to be able to leave work early when it was your turn.
Get a job in which you will work only when the children are in school
On site daycare facilities at your place of employment
Exchange childcare with a friend who is home after school--your child goes to his/her home after school and you take care of his/her child on the weekend

Many of these alternatives will not exist in your community. Discuss strategies parents can use effectively to initiate latchkey programs in their communities.

KEEPING CHILDREN SAFE

The Awesome Statistics:

Each year in the US, 15,000 children are killed as a result of accidents--more than from the four most fatal childhood diseases combined.

Each year in the US, one third of the children under 15 years of age are injured severely enough to require medical attention.

Each year in the US, 100,000 children are permanently handicapped as a result of accidents.

Accidents are affected by

1. **Age:** Preschoolers are more prone to accidents than older children because they do not understand what can hurt them. They are curious and do not have complete control over their body movements. Burns, poisonings, head injuries, internal injuries, chokings, and drownings are common results of accidents for preschoolers.
2. **Sex:** From infancy on, boys suffer more accidental injuries than girls.
3. **Personality:** Children who are the most active, emotional and who do not pay attention during play seem to have the most accidents.
4. **Family stress:** Accidents are more likely when the family routine has been upset by illness or other stresses.
5. **Time of day:** Many accidents happen just before mealtime when parents are busiest and children and parents are tired and hungry after a long day.
6. **Mother's menstrual cycle:** More accidents occur before or during the mother's menstrual cycle than at other times of the month.
7. **Precautions by parents:** Accidents are more likely to occur when parents do not plan and limit a child's activities and environment to his or her abilities.
8. **Location:** Home is the most common place for accidental injuries of preschoolers.

Activity #35

THE TEN MOST COMMON CHILDHOOD ACCIDENTS

AND HOW TO PREVENT THEM

1.

MOTOR VEHICLE ACCIDENTS

Nearly half of the children killed by motor vehicles are pedestrians. Parents often overestimate their children's ability to watch out for themselves.

Parents should be aware that children:

- **May be too short to see oncoming traffic from between parked cars.**
- **Have trouble telling where sounds come from.**
- **Have trouble concentrating on safety while playing or talking with friends.**
- **Are poor at estimating the distance and speed of cars.**

Of children in car accidents, 35% are thrown from cars. Because of their high centers of gravity children tend to land headfirst, resulting in serious or fatal head injuries.

Use car seats and safety restraints with children every time they ride in cars. In many states this is the law. Many hospitals will loan infant car seats to new parents.

Restraining children in car seats or safety belts reduces the fatality rate by 93%. When children ride in the back seat the injury rate is reduced by 28%.

An adult's lap is the most dangerous place in the car for an infant or child. In a crash the child may be crushed between the adult's body and the interior of the car or the adult may not be able to hold onto the child in a crash.

2.

After car accidents, burns are the next most frequent type of fatal injury for preschoolers.

Young children do not know what to do in a house fire. They often hide under beds or in closets .

Install smoke alarms and have fire drills in your home with the children.

Keep matches and cigarette lighters out of reach.

Activity #35

Scalds cause 75% of burns in children under age four. Most scalds occur in the kitchen when children pull on handles of hot pans, tablecloths under hot liquids and electrical cords of appliances like coffee pots. Scalds sometimes occur when adults drink hot beverages while holding children.

Turn pan handles in on stoves, keep electrical cords out of reach and watch children carefully around hot liquids.

Hot tap water causes scalds. Most water heaters are set at 140 degrees F. Water at this temperature will burn all the way through adult skin in six seconds and faster on children. Burns from scalds can leave deep scars and may be fatal.

Set water heater at 120 degrees F.

Watch children closely in bathtubs so they don't turn on hot tap water.

Toddlers may steady themselves on stove doors, kerosene or space heaters, wood burning stoves and radiators.

Protect children from heating units by putting furniture in front of the units, keeping children out of rooms with heating units or putting toddlers in playpens when you can't watch them.

Children can suffer burns by sucking or biting plugged-in electrical cords.

Keep cords out of children's reach.

3. DROWNING

The rate of drowning is high among small children and teenagers. Drowning most often occurs in home swimming pools.

The average age of children who drown in bathtubs is nine months. A baby of this age is able to sit up and parents may think it is safe to leave the baby alone in the bath for a few seconds. It is not safe.

Parents should always watch children in the bathtub. It is not safe to leave them in the care of older siblings.

Young children can also drown in a bucket of water, a toilet bowl or a diaper pail.

4. **CHOKING**

More children under one year of age are killed from choking than from any other cause. Choking is the fourth most common killer for children from one to four.

The foods which cause choking most often in young children are hotdogs, popcorn, peanuts, raw carrots and gumdrops. Dangerous objects are balloons, toys with small parts and large toys with small parts that break off (like the eyes of stuffed animals).

Do not give young children foods that are hard to chew or of a size that may become lodged in a wind pipe. Do not give children small toys or toys with parts that can break off.

5. **SUFFOCATION**

Suffocation causes almost as many deaths as choking among young children.

Do not let children play with plastic bags. Teach them that plastic can be dangerous.

Do not use plastic bags as pillow or mattress covers.

Crib mattresses should fit snugly in cribs so that children do not become wedged between the mattress and crib and suffocate in the small space.

Old refrigerators and freezers should be locked so that children do not become trapped inside.

6. **STRANGULATION**

Children can become strangled by:

-Slipping through banisters on stairways.
-Sliding between crib slats. New cribs must have slats close enough together so that children cannot slide through. Old cribs or cribs with broken slats are dangerous.
-Slipping out of high chairs and catching their heads between the trays and seats.
-Having the lid of a heavy hinged toy chest fall on their neck and cut off their air supplies.
-Becoming entangled in window shades or drapery cords.
-Becoming entangled in bedding.
-Having strings around their necks catch on protruding

objects (hood strings, strings that hold pacifiers).

Parents should protect children from these dangers and teach them to be careful.

7.

Common falls are from beds, stairs and open windows.

8.

Poisoning is a common danger for young children because they explore by putting objects in their mouths.

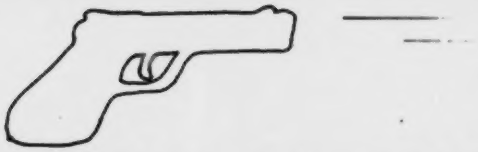
Children are poisoned by: insecticides, anti-freeze, oven cleaner, bleach, rat poison, mothballs, gasoline, turpentine, medicines, household cleaners, alcohol, mouthwash, cologne, cigarettes, houseplants.

Parents should keep these substances out of reach of children and teach them that they are dangerous.

Parents should never tell children that medicine is candy.

Parents should call a doctor immediately if their children are poisoned and follow instructions.

9.



Each day in the US one child under ten is killed by a handgun.

Children think they are playing with toy guns and then shoot themselves or friends. Air guns can also cause serious injuries.

Always keep guns unloaded and locked up and teach children gun safety.

10.

Suicide is the third leading cause of death among adolescents. There are no statistics for children.

Parents should get help for their children if they notice changes in children's behavior such as: moodiness, withdrawal, sleeping more or less, giving away possessions, etc. Talk about committing suicide should be taken seriously.

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Marilyn Van Debur Series (Film #10) "Try it, they'll like it". (1980). Color, 28 minutes.

In this film parents are taught ways to help their children be disciplined, thoughtful, and successful.

Raising Michael alone. (1981). Color, 17 minutes.

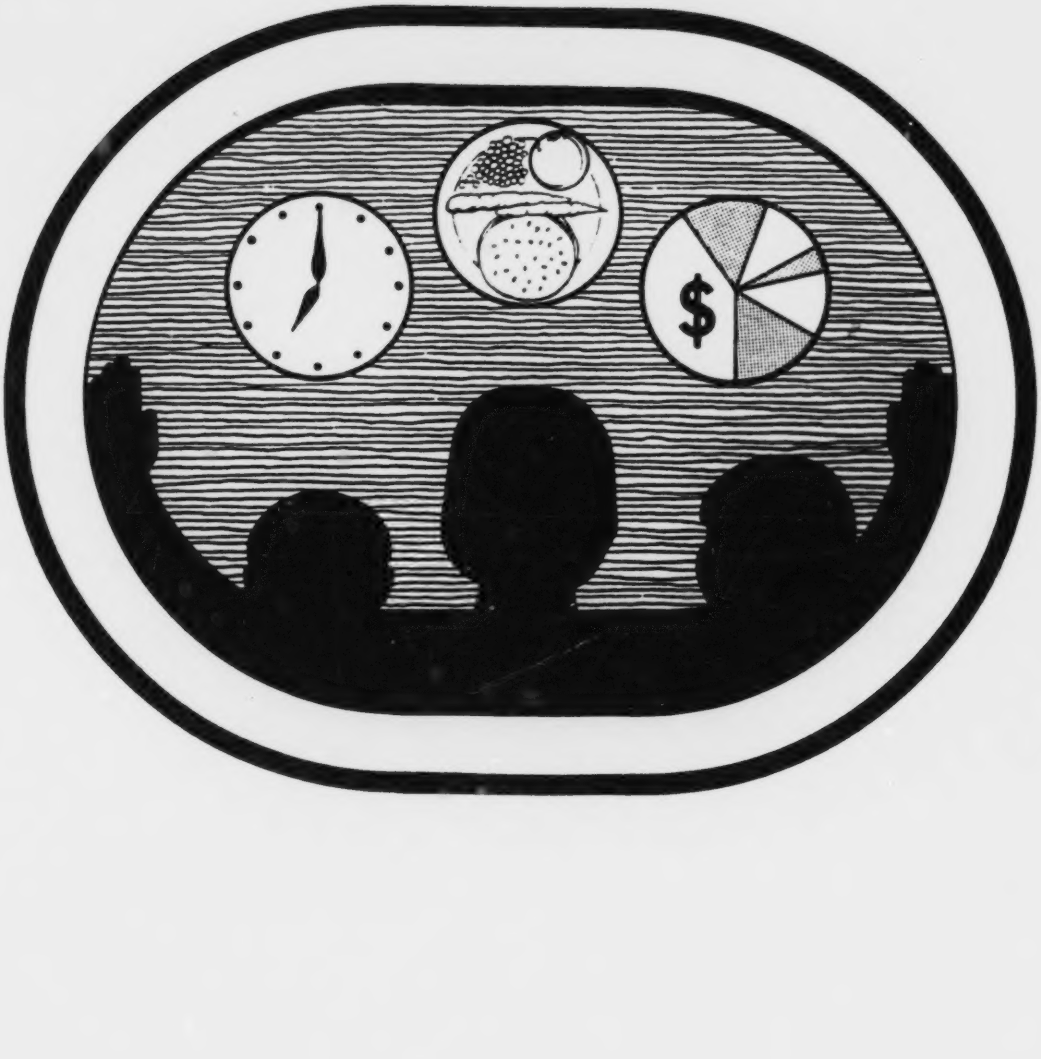
Michael, age 11, lives with his mother in a large city. His mother talks about her personal life, her job, and the responsibilities involved in raising Michael alone.

The time has come. (1977). Color, 22 minutes.

This film was produced to help make parents of young children become aware of the limitations created by sex-role stereotyping and the ways in which sex stereotyping is perpetuated in family life.

Unit 4

Managing Money Matters



MANAGING MONEY MATTERS

Introduction

Problem solving: 1,2,3,4

ACTIVITIES

1. Checkbook test
2. What do I value?
3. Why do I spend?
4. Save now, buy later
5. To buy or not to buy
6. I've got more than money
7. Records to keep
8. Keeping track of expenses
9. Making a spending plan
10. Ways to pay
11. Opening a checking account
12. Writing and keeping track of checks
13. Balancing my checkbook
14. Cash or charge?
15. Credit cards: pros and cons
16. Credit application
17. Credit information
18. What if I need welfare?
19. Consumer survival tips
20. When and how to complain
21. What would you do?
22. Writing a letter of complaint

MONEY MANAGEMENT

A major stressor for single parents is a shortage of money. This is especially true for women who head 90 percent of the single parent families. Weitzman (1985) reports that the standard of living falls 73 percent for women and children after divorce while the standard of living for non-custodial fathers rises by 42 percent. The lifestyles of never married teen parents are often limited because of their lack of job skills to get well paying jobs and the difficulty of obtaining an education or job training after children are born. Women and children make up 77 percent of those living in poverty in the United States. Nationally, only about 25% of children in single parent families receive child support from non-custodial parents. Thus, the majority of children growing up in single parent families have all their expenses paid by the mother.

There are many reasons for the low and poverty level incomes experienced by so many women and children. There is a great wage gap between men and women, with women earning 64 percent of the male wage. A woman with a four year college degree earns less than a male high school drop out. Previously married women have often taken time out from their working lives to raise children while men have been building their careers and getting raises and promotions. Being a single parent may limit job advancement opportunities because child care responsibilities may interfere with working the extra hours required to get a promotion.

In a survey of single parents in North Dakota completed in conjunction with this project in 1986, "living on my income" was reported as the number one problem by the single parent respondents. The survey revealed that 48 percent of the respondents had incomes of less than $5,000 per year while 74 percent had incomes of less than $10,000 per year. The poverty line for a family of two is an annual income of $7,240, and for a family of three it is $9,120. Many of these families have more than three members and are therefore forced to survive well below the poverty line.

The great lack of financial resources for single parent families affects all areas of daily life. The family may be forced to move to crowded or undesirable housing. Options and opportunities are few. Doing without is the key. Constant worries about money may cause stress and depression for both the parents and the children. The parent may have to work long hours or take an extra job to help meet expenses while lacking the needed funds for good childcare. With total responsibility for work and home, the parent may become irritable and the quality of the relationship between parent and child may become strained. A family that has experienced a sudden decrease in lifestyle due to divorce may go through a difficult transition period.
Despite the severe financial difficulties that many single

parents face, they also report some advantages to managing their money alone. The major advantage being that they are in total control of their money. Parents who had not previously worked outside the home reported feeling positive about working and were proud that they were supporting their families.

There are several reasons why learning good money management skills is extremely important for single parents:

1. Previously married single parents may lack money management skills if their former spouse managed the money in their marriage.

2. Never married single parents must cope with the increased expenses that result from having a child and possibly decreased incomes, if child care responsibilities limit their working hours.

3. Single women report difficulty in obtaining credit.

4. The majority of single parents are on low or poverty level incomes and must manage their money with great skill in order to survive.

PROBLEM SOLVING 1,2,3,4

The four problem-solving steps which follow will take parents through the problem-solving plan described in the preface. This problem-solving plan provides parents with the opportunity to develop the very important skills which are necessary to make good decisions. In this unit problems will center around those related to parenting. Please use these steps before selecting the learning activities for this unit. It will help you to choose the activities which will benefit parents the most. The four steps are outlined on the next page.

Teaching problem solving skills is like an updated old Chinese proverb:

> Give people fish, and you feed them for a day. Teach people to fish, and you feed them for a lifetime.
>
> or
>
> Solve parents' problems, and you prepare them for the day. Teach parents problem-solving skills and you prepare them to solve problems for a lifetime.

PROBLEM SOLVING: 1,2,3,4

1. ZEROING IN ON THE PROBLEM

Identify my problem

Describe how I would like my problem solved

2. WHAT SHOULD I DO?

List many solutions to my problem

Identify and evaluate the advantages and disadvantages of each solution

Choose a solution

3. PLAN OF ACTION

Gather information and develop skills needed to carry out my solution by:

- talking with others
- making phone calls
- reading about it
- taking a class

List the steps I must take to solve my problem and when I will do them

Carry out the steps for solving my problem

4. HOW DID IT WORK?

Ask myself:

- Has my problem been solved?
- What must I continue to do to keep my problem under control?
- What else could I do to solve my problem?

PROBLEM SOLVING STEP #1: ZEROING IN ON THE PROBLEM

EACH PARENT WILL:

1. Select the topic most important to study from the list of topics.
2. Identify a personal or family problem related to the selected topic.
3. Describe a problem solution.

The worksheet **ZEROING IN ON THE PROBLEM** should be completed at the beginning of the unit. If the class is on-going, it may be completed at the end of the previous class session to start parents thinking about the new unit and to allow the leader to prepare the appropriate materials. This activity may be completed independently with each parent selecting a topic of interest and identifying a personal or family problem, or in small groups with parents working on a problem together.

The first item on the worksheet contains a list of topics in the unit. Each parent (or group of parents) should select the topic most important to learn more about. The unit contains one or more activities related to each topic. The topics and related activities are listed at the beginning of this unit.

Question 2 asks parents to identify problems related to the topics of interest. Parents may have difficulty identifying their real problems. The problem identified by a parent may be an indication of the real problem. For example a parent may report the following problem: "I have to spend an hour getting the children to bed at night. The children are slow to get ready for bed, ask for drinks of water, cry and fight." The parent may think the real problem is that the children are not cooperating. However, the real problem may be that the parent is so busy that little time is available to spend with the children during the day and they are lingering at bedtime to get the attention they need. The solution to this problem may be for the parent to find ways to spend more time with the children during the day so that they will not need extra attention at bedtime. Look over the responses of parents and help them decide if they have identified their real problems. Some key questions for helping to identify the real problem are: Why does this bother you? Why is this a problem? Why do you think this is happening?

The last task on the worksheet is for each parent to describe a problem solution. Parents may wish to change their responses after completing the learning activities. The worksheet, **WHAT SHOULD I DO?** should be completed next.

ZEROING IN ON THE PROBLEM

1. Place a check by the topic on the list below which is most important for you to learn about.

   ______How to get what I want and need most
   ______A plan for spending
   ______Using a checkbook
   ______Important papers
   ______Using credit
   ______Using welfare
   ______How to get what I pay for

2. What problem do you have in this area that you would like to solve?

   EXAMPLE: (Topic--A plan for spending). I get paid once a month but spend almost all the money in the first three days. Having little money for most of the month is hard for my family.

   MY PROBLEM:

3. How would you like this problem to be solved?

   EXAMPLE: I would like to know where my money goes and have enough to pay for the things we need the most for the whole month.

   MY SOLUTION:

PROBLEM SOLVING STEP #2: WHAT SHOULD I DO?

EACH PARENT WILL:

1. Brainstorm a list of problem solutions.
2. List advantages and disadvantages of each solution.
3. Select the solutions that are most likely to solve the problem and that are possible to carry out.
4. Select one or two solutions to try this week to solve the problem.

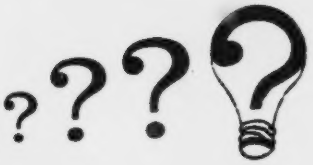
Go over the instructions and example for the **WHAT SHOULD I DO?** worksheet with parents. Ask parents to share the problems they have identified in **ZEROING IN ON THE PROBLEM** with the class so that they can form groups with parents who have similar problems. This worksheet should be completed in pairs or small groups in order to generate as many problem solutions as possible. Single parents often have a great need to discuss problems with other adults who understand their situations. Problem solving in small groups takes advantage of the pooling of ideas, experiences and skills of the group members. It will help parents reach better solutions more quickly than when they solve problems alone. It is best if this activity is completed in writing for future reference but, if reading and writing skills are low, the exercise may be done orally.

When groups have finished this activity ask them to report some of their problem solutions to the class. The class may be able to generate more solutions.

Go on to Step 3, **PLAN OF ACTION**

Example

••• WHAT SHOULD I DO?



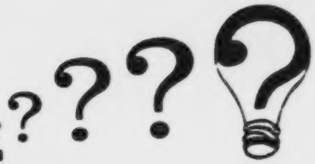
1. State your problem.
2. List as many ideas as you can think of for solving your problem in the **BRIGHT IDEAS** column on the chart below.
3. What would happen if you tried each idea? List the advantages and disadvantages of trying each idea.
4. Evaluate the advantages and disadvantages which you have listed for each idea. Circle the ideas you think are most likely to solve your problem that are possible for you to try. Place a check by one or two ideas that you would like to try this week.

MY PROBLEM: I spend my month's paycheck in three days and don't have enough money the rest of the month.

BRIGHT IDEAS	ADVANTAGES	DISADVANTAGES
Get an extra	More money	Too tiring Less time with kids No time for myself
Move to a cheaper apartment	More money for food and clothes Meet new people	Too much work Kids would miss friends Might not be as nice
Make a spending plan	May stretch money	Don't know how Too much trouble
Cut down on spending for some things: Lunch money	Save money for things we need	Have to change habits
Bright ideas after learning activities:		
Write down all I spend	Know where money goes	Hard to remember
Open a checking account	May not spend as often if I have to write a check	Takes time to balance
Use decision making checklist before spending money	Will make better decisions	None

Problem solving step #2

••• WHAT SHOULD I DO?



1. State your problem.
2. List as many ideas as you can think of for solving your problem in the BRIGHT IDEAS column on the chart below.
3. What would happen if you tried each idea? List the advantages and disadvantages of trying each idea.
4. Evaluate the advantages and disadvantages which you have listed for each idea. Circle the ideas you think are most likely to solve your problem that are possible for you to try. Place a check by one or two ideas that you would like to try this week.

MY PROBLEM: ____

____

BRIGHT IDEAS	**ADVANTAGES**	**DISADVANTAGES**

Bright ideas after learning activities:

PROBLEM SOLVING STEP #3, Part I: PLAN OF ACTION

EACH PARENT WILL:

> Select and complete activities that will improve knowledge and skills for solving the problem.

Look over all of the activities in this unit. Look at the topics parents have selected and find the activities that will help improve skills for solving their problems. A list of topics related activities appears below. You may choose activities other than the ones suggested for a particular topic if you feel that they would help the parent solve the problem. Discuss the activities you have selected with parents and allow them to help choose the activities.

Parents may continue to work in the same groups that they were in for Step 2 as they do the activities. After the activities have been completed ask parents if they have gained any new ideas for solving their problems. Ask them to add these to their **WHAT SHOULD I DO?** worksheets.

TOPICS	ACTIVITY NUMBERS
How to get what I want and need most	1-6 & 8-10
A plan for spending	8-10
Using a checkbook	11-13
Important papers	7
Using credit	14-17
Using welfare	18
How to get what I pay for	19-21

PROBLEM SOLVING STEP #3, Part II: PLAN OF ACTION

EACH PARENT WILL:

1. Make a **PLAN OF ACTION** by listing the steps and times for carrying out one or more of the solutions proposed on the **WHAT SHOULD I DO?** worksheet.

2. Follow the steps outlined on the **PLAN OF ACTION** worksheet at home for one week.

The chances of parents carrying out their proposed solutions will increase if they plan in detail and list the steps they will follow and when they will do them. Read over the instructions and example for the **PLAN OF ACTION** worksheet with parents.

Encourage parents to plan only what they feel they will be able to do. It is better to have a **PLAN OF ACTION** with only one planned activity that is actually completed, than a plan with many activities that are not completed. When parents complete a simple plan of action they will feel successful. It is difficult to make a lot of changes in one week.

Encourage parents to plan in detail. It may seem trivial to list making a phone call, but the task may be easily avoided or forgotten if it is not in writing.

Look over each parent's plan to make sure all the steps necessary to successfully carry out the solutions are listed. Parents should keep their plans posted in their homes to remind them of what they need to do.

The most important step of the problem solving plan is now at hand: carrying out the proposed solutions. You may want to have parents exchange telephone numbers and call one another in the middle of the week to see how their plans are working. This will remind parents to follow their plans and allow them to discuss any difficulties they may be having.

At the next session, the parents will evaluate their **PLANS OF ACTION** by filling out the worksheet **HOW DID IT WORK?** In some cases it may take more than a week to try solutions. If the class will not be meeting again pass out the worksheet now and ask parents to complete it at home after trying their solutions.

Example

PLAN OF ACTION

Copy the **BRIGHT IDEAS** you checked on your **WHAT SHOULD I DO?** worksheet in the space below. Think about the steps you must take to make each idea happen. Discuss your plan with a friend to make sure you have considered all the steps. Decide when you will do each step and write it on the calender below. Fill in the time that you plan to do it. Keep your **PLAN OF ACTION** someplace where you will see it often so that you will remember to do what needs to be done.

BRIGHT IDEA #1: Write down all I spend

BRIGHT IDEA #2: Open a checking account

DAY	TIME	WHAT TO DO
SUNDAY	9:00 p.m.	Find notebook for writing down expenses. Write down expenses each night after kids go to bed.
MONDAY	10:00 a.m.	Call three bank and find out their checking account terms
TUESDAY	9:00 a.m.	Go to bank with the best terms and open an account
WEDNESDAY		
THURSDAY		
FRIDAY		
SATURDAY		

You are ready to try your plan! Follow it this week and see what happens. GOOD LUCK!

●●● PLAN OF ACTION

Look at the **BRIGHT IDEAS** you checked on your **WHAT SHOULD I DO?** worksheet and write them in the space below. Think about what you must do to make each idea happen. Talk it over with a friend. On the calender below, write each step beside the day that you plan to do it. Fill in the time that you plan to do it. Keep your **PLAN OF ACTION** someplace where you will see it often so that you will remember to do what needs to be done.

BRIGHT IDEA #1: ______________________________

____

BRIGHT IDEA #2: ______________________________

____

DAY	TIME	WHAT TO DO
SUNDAY		
MONDAY		
TUESDAY		
WEDNESDAY		
THURSDAY		
FRIDAY		
SATURDAY		

You are ready to try your plan! Follow it this week and see what happens. GOOD LUCK!

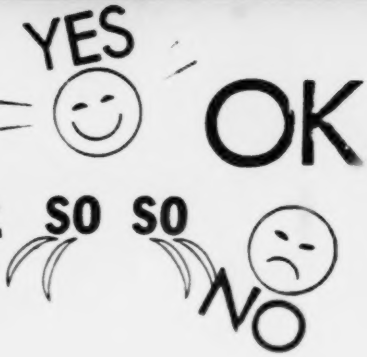
PROBLEM SOLVING STEP #4: HOW DID IT WORK?

EACH PARENT WILL:

1. Evaluate the changes that took place.
2. List improvements and new ideas for the problem-solving plan.

The **HOW DID IT WORK?** worksheet is an opportunity for parents to evaluate their problem-solving plans after they have tried them for a week or longer. Have parents complete the worksheet and ask them to share the results of their problem solving plans with the class. This last step of evaluation is important because our first ideas for solutions do not always work and we often think of better ideas once we actually try to solve a problem.

Pass out the handout **PROBLEM SOLVING: 1,2,3,4**, and encourage parents to keep it someplace where they will see it often and use it to solve other problems. Note: When parents use the problem solving plan on their own they will have to decide what they need to do to gain the knowledge and skills needed to solve their problem.



Problem solving step #4

• • • HOW DID IT WORK?

1. Did you use your Plan of Action?

______Yes
______No
______I did part of it

2. How did you feel about following your Plan of Action?

______Happy as a clam
______Excited
______Stressed out
______Other_______________
______Bursting with pride
______In control
______Ho hum

3. How did your children feel about the changes you made this week?

______They didn't notice
______They wanted to help
______All smiles!
______Just plain mad
______Other_______________

If your children were not happy with the changes you made, how can you get them to cooperate with your plan?

4. Did following your Plan of Action help solve your problem?
_____Yes ______No

What things do you plan to continue to do?

Which of your other ideas do you plan to use to solve your problem?

What new ideas do you have for solving your problem?

VALUES AND MONEY

Background information for Values Activities: 1-3.

Decisions about spending money are based on our wants and needs. The main influence on our wants and needs is our values. It is important for parents to recognize their values and to understand how values affect their spending. This will help them to make decisions that best meet their wants and needs.

Needs are required for human survival but people define needs differently. Shelter is one of the basic needs but the type of shelter people consider necessary varies greatly depending on their values. Parents must define their own wants and needs to fit within their incomes.

Psychologist Abraham Maslow divides the basic human needs into five categories. You may want to go over these with parents to help them identify their needs.

1. Survival--the need for food, clothing and shelter.
2. Safety and security--the need to be free from physical harm and to feel economically secure.
3. Social--the need for a sense of belonging, to love and be loved.
4. Self-esteem--the need for a feeling of self-respect, to feel worthy.
5. Self-actualization (fulfillment)--the need to be creative, to find and use one's own special talents, to reach personal and social goals through one's own efforts.

Values are our ideas of what is important and good. A value is a belief that we prize, treasure and cherish. Values are first influenced by our parents, and then by other family members, friends, schools and our religion. Values become part of our personalities and determine the way we live and how we spend our time and money. Values should be our guideposts in decision making.

A value usually stays with us throughout life but we must decide which values are most important to us. We must make sure that our values are really our own and not based on pressures from family, peers or the media (e.g., you may value driving a new car, but you may change your value if your income decreases and it means that you will not have money for food).

ACTIVITY #1: THE CHECKBOOK TEST

HANDOUT: WHERE DOES MY MONEY GO?

If parents have checkbooks, ask them to look through their check registers to see where money is spent. Using the worksheet, **WHERE DOES MY MONEY GO?**, ask them to go back one month in their check registers and for each entry write the amount in the proper category. The amounts in each category should then be added up. This will give parents an idea of where money is spent.

Discussion questions:

Were you surprised at how much you spent on some things?

Are you satisfied with the way you spent your money?

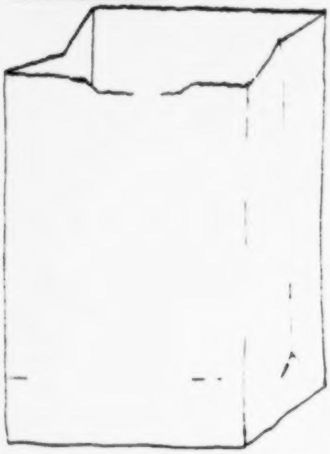
What values are reflected by your spending?

What changes do you want to make in the way you spend your money?

WHERE DOES MY MONEY GO?

Go over your **MONEY MANAGEMENT CALENDAR** and write down the amounts spent in each category. Add each category to find out how much you spend in a month.

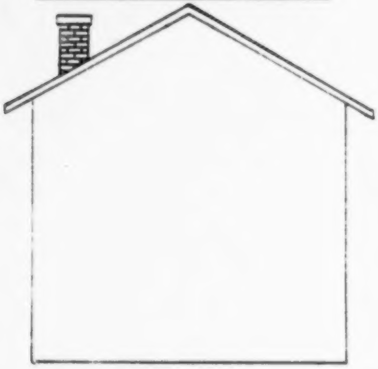
Groceries



Eating out

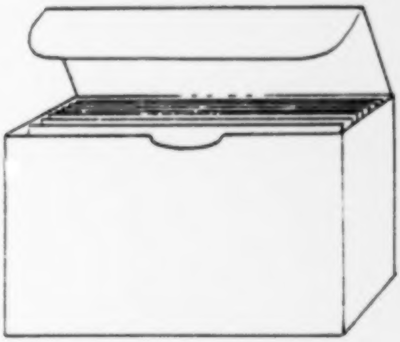
Clothing

Housing/Utilities



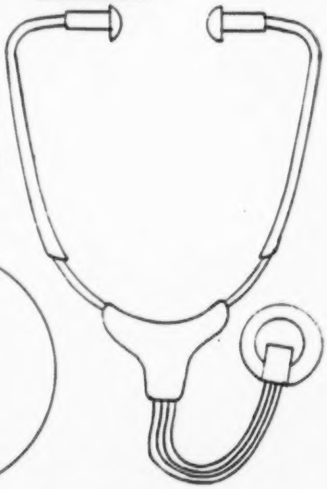
Recreation

Gifts\contributions

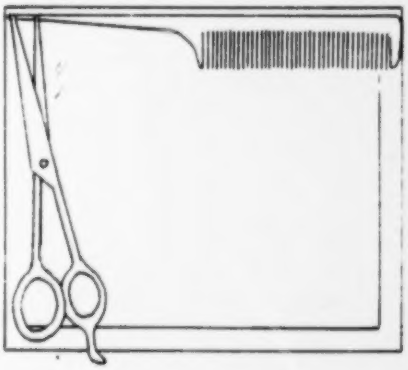


Car expenses

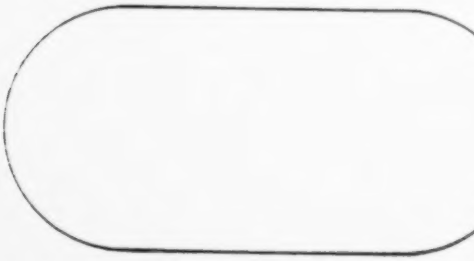
Medical



Personal



Other



Activity #2

WHAT DO I VALUE?

Which of the following values are most important to you? Circle your top five values.

Love

Comfort

Knowledge

Recreation

Religion

Orderliness

Love for my country

Success

Rest

Influence with others

Activity and work

Personal appearance

Relationships with family and friends

Health

Achievement

Beauty

Security

Living in harmony with nature

Being myself

Money

Happiness

New experiences

Doing things well

Being well liked

Freedom and independence

Friendships and social activity

1. Many values affect the way you spend your money; others have no affect. Look at your top 5 values. Do your top values affect the way you spend your money?

2. Are these values really yours or have you been influenced by your parents, friends or society?

Activity #3

WHY DO I SPEND?

List five things you spent money on in the past week. For each expense, tell which of your needs or values were met. For each expense ask yourself: Was this expense really important to me? Was there another way I could have satisfied my value or need by spending less money? Was it a good decision to spend my money in this way? (Your answer may vary at different times).

Possible needs: Food, Shelter, Clothing, Safety, Social, Self-esteem

Possible values:

Love
Knowledge
Religion
Happiness
Health
Beauty
Success
Orderliness
Comfort
Recreation
Rest
Friendship
Achievement
Security
Money
Freedom
Loving my country
Being myself
Doing things well
Being well liked
New experiences
Personal appearance
Relationships with family and friends

Expense	**Values/needs met**	**Was it a good decision?**
Examples:		
Rent	Shelter	Yes
Lunch out	Food\Social	No
1.		
2.		
3.		
4.		
5.		

ACTIVITY #4: SAVE NOW, BUY LATER

HANDOUTS: SAVE NOW, BUY LATER (2 pages)

Often people do not get what they really want from their money because they do not set goals. They pay their bills and then spend the rest of their money without planning. This can be called "random spending". They never make any serious choices so they never get the things they really want.

A goal is a statement of exactly what you want. A goal is based on a value or need. An effective goal should be:

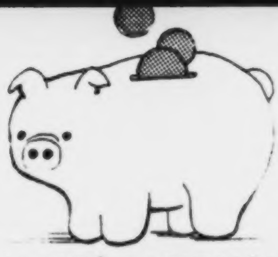
Specific-- tell exactly what you want
Time oriented--tell the date you want to reach the goal
Measurable-- have a limit so that you know when you have reached it (a dollar amount)
Realistic-- not be so high that it is impossible to reach
Challenging-- not be so low that it is not worth reaching

The most effective goal is written down and kept in a place where it will be seen often. A written goal is more likely to be achieved than one that is not written down. A good place to keep goals is with your Spending Plan (See Activity 9?).

Once you state your goal you must focus specifically on how you will achieve it.

Use the worksheet **SAVE NOW, BUY LATER**, to help parents write two personal or family goals for their money.

Activity #4



SAVE NOW, BUY LATER

Do you spend all your money each month on bills and necessities? Many people do just that and feel hopeless about ever getting the little extras they would like to have. You can't take a world cruise on a $10,000 a year income but you probably can buy some of the things you want if you take some time to set goals. Here are some guidelines for writing goals that work.

A written goal should:

1. tell exactly what you want.
2. have a definite limit so that you know when you have reached it (i.e., a dollar amount).
3. have a date when it will be reached.
4. not be so high that it is impossible to reach.
5. not be so low that it is not worth reaching.

Look at the following examples and then write some goals of your own.

WHAT: Money for clothing at garage sales
HOW MUCH: $40
WHEN: in 9 months
TOO HIGH? no
TOO LOW? no
GOAL: By next May I would like to save $40 to spend on clothing at garage sales.

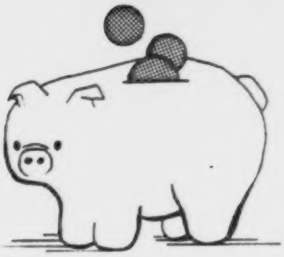
HOW MUCH MONEY WILL I NEED TO SAVE EACH MONTH? $4.40 (Divide $40 by 9)
HOW WILL I SAVE THE MONEY? I will write letters to my parents instead of calling long distance and save $4.40 a month.

* * *

WHAT: A baseball glove for Greg's birthday in June
HOW MUCH: $20
WHEN: 8 months
TOO HIGH? no
TOO LOW? no
GOAL: I would like to buy a baseball glove for $20 for Greg's birthday in June.

HOW MUCH WILL I NEED TO SAVE EACH MONTH? $2.40 (Divide $20 by 8)
HOW WILL I SAVE THE MONEY? I usually eat lunch out once a week at work. I will eat out only 3 times a month and save about $2.40 a month.

Activity #4



SAVE NOW, BUY LATER

WHAT:

HOW MUCH:

WHEN:

TOO HIGH?

TOO LOW?

GOAL:

HOW MUCH MONEY WILL I NEED TO SAVE EACH MONTH?
(Amount needed for goal divided by number of months)
HOW WILL I SAVE THE MONEY?

****

WHAT:

HOW MUCH:

WHEN:

TOO HIGH?

TOO LOW?

GOAL:

HOW MUCH MONEY WILL I NEED TO SAVE EACH MONTH?
(Amount needed for goal divided by number of months)
HOW WILL I SAVE THE MONEY?

ACTIVITY #5: TO BUY OR NOT TO BUY

Single parents report facing difficult decisions about spending money. With many single parent families at low or poverty level incomes, the decisions are tough ones. Parents need to understand that every purchase they make affects their ability to make other purchases tomorrow, next week, next month and next year. Parents must carefully think about every expenditure so that money will not be spent on things they don't really need, because it may be urgently needed later.

The checklist, **TO BUY OR NOT TO BUY**, may be helpful to parents when deciding whether to make a purchase. Ask parents to name a purchase they are considering or one they have recently made. Have parents answer the questions on the checklist. Parents may keep the checklist for making future decisions.

DISCUSSION QUESTION:

How does asking these questions affect your decision on spending money?

To Buy or Not To Buy?

Before making purchases, ask yourself each of these questions.

1. Will my needs and values be met by this purchase?
2. Will this purchase prevent me from buying something I want or need more urgently later?
3. Will it make me happy for a long time or a short time?
4. Do I have the money to pay for it?
5. What will I have to give up if I make this purchase?
6. Do I have enough information to make a good decision?

ACTIVITY #6: I'VE GOT MORE THAN MONEY

HANDOUT: I'VE GOT MORE THAN MONEY

Many single parent families have low incomes. Sixty percent of female headed single parent families have incomes below that necessary to buy essentials. Recently divorced single parents may have undergone a drastic decrease in income as a result of the divorce. While parents may feel very poor in terms of money, this activity will help them to focus on their non-money resources.

Ask parents to complete the worksheet **I'VE GOT MORE THAN MONEY** and then to exchange lists. Parents may get ideas of resources they have that they had not put down. Ask parents if they have resources that they would be willing to trade with other parents for things that they need. Allow parents to look at each other's lists and make arrangements for trading goods and services.

I'VE GOT MORE THAN MONEY!

A resource is something you can use to get what you need. People often think of money as their only resource but everyone has other resources that they can use in place of money to get what they need. Your resources include skills (things you can do), possessions and personal qualities. List your resources below.

RESOURCES THAT I HAVE:

Skills-- Fixing cars
Typing
Sewing
Household repairs
Giving haircuts
Cake decorating
Babysitting
Cooking
Doing income tax returns
Managing money
Making good decisions
Singing or playing a musical instrument

Possessions--Typewriter
Sewing machine
Car
Outgrown clothing

Material possessions can be loaned and borrowed. Tools and kitchen utensils are examples of material possessions. Unwanted possessions can be traded or sold.

Personal qualities-- Faith
Good health
Being a positive thinker

Personal qualities help us make better use of our resources.

Activity #6

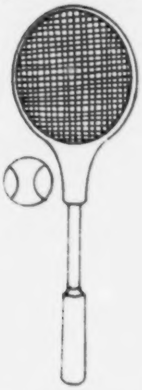
I'VE GOT MORE THAN MONEY

A resource is something you can use to get what you need. People often think of money as their only resource but everyone has other resources that they can use in place of money to get what they need. Your resources include skills, possessions and personal qualities. List your resources below.

RESOURCES THAT I HAVE:

Skills--

Possessions--



Personal qualities--

ACTIVITY #7: RECORDS TO KEEP

HANDOUTS: RECORDS TO KEEP (2 pages)

The purpose of this activity is to help parents organize a filing system for important papers.

Have parents complete the worksheet **RECORDS TO KEEP**. You may have to explain to them what some of the items are and how to get them. Encourage parents to find the items they circle during the next week and set up a filing system at home. A file box and folders are not necessary for being well organized. A card board box may be used with large used envelopes or cardboard dividers. The time spent organizing now will save time later when preparing taxes or when locating a needed paper. A filing system can save money because without one, receipts for tax deductions are easily lost. A fee is sometimes charged for a duplicate copy if an important document is lost.

Papers which are difficult or impossible to replace should be kept in a metal container for protection from possible fire. Safety deposit boxes can be rented at banks for this purpose.

RECORDS TO KEEP

Listed below are important papers that you should keep. Cross out the things on the list that do not apply to you. Place a check by the items that you already have in a safe place. Circle the items that you need to find.

Personal papers

____birth certificates of all family members
____social security numbers of all family members
____marriage certificate
____divorce papers
____adoption papers
____military papers
____title to car
____deeds to real estate
____drivers license numbers
____stocks, bonds, savings certificates
____insurance policy numbers
____home inventory list
____passport
____others

Receipts for Tax purposes (keep for five years)

____medical bills
____child-care payments
____interest and dividends
____interest paid
____list of contributions
____other

Bank records

____passbook
____savings/checking statements
____cancelled checks
____safe deposit box number
____savings certificates

Activity #7

Others

____credit card account numbers
____installment loan contracts
____mortgage papers
____lease or rental agreements
____home purchase records
____home improvement records
____home sales records
____employment records
____employee benefit information
____pension records
____education records
____purchase records
____warranty cards
____operating manuals
____family health records

ACTIVITY #8: KEEPING TRACK OF EXPENSES

HANDOUTS: MONEY MANAGEMENT CALENDAR
KEEPING TRACK OF EXPENSES

On the **MONEY MANAGEMENT CALENDAR**, ask parents to fill in the name of the month and the dates in the small boxes. If you begin this activity in the middle of the month, give each parent two calendars so that records can be kept for a full thirty days.

Each day parents should record all money spent and for what it was spent on their calendars. All expenses should be recorded, including bills paid, snacks, coffee, pop and cigarettes. Small expenses which seem insignificant can add up to surprisingly large portions of one's income when made repeatedly. The total expenses for the week should be added each Saturday and recorded under weekly expenses. Parents will notice a spending pattern related to when they receive their monthly income. Monthly income, monthly expenses and savings can be filled in at the bottom of the sheet.

At the end of the thirty days parents should put each expense recorded on their calendar into a category on the worksheet **WHERE DID MY MONEY GO?** Parents can make additional categories for their expenses when necessary. When all expenses have been transferred, each category should be totaled. Parents can then evaluate their spending by answering the two questions at the bottom of the page. Example pages are provided for the leader.

If your group will not be meeting for an entire month you may give parents the worksheets to complete at home. The results may be used in the next activity, **MAKING A SPENDING PLAN**.

Money Management Calendar

March
MONTH

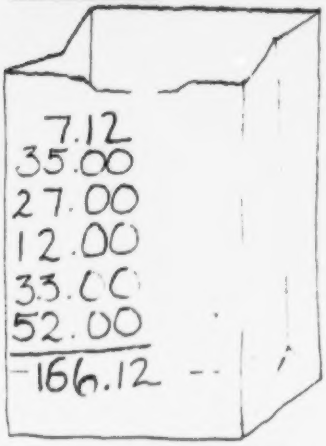
Example

SUN	MON	TUE	WED	THU	FRI	SAT	WEEKLY EXPENSES
		1	2 Rent 210. Coffee .40 Groceries 7.12 Phone bill 5.95	3 Gas 10.00	4 lunch 2.80 Groceries .35 pop .40	5 laundry 2.00	283.67
6 Car ins. 120 church 2.00	7 newspaper 12.00	8 Baby gift 5.00	9 Dentist 50.00 lunch 3.00	10 Gas 10.00 Gro. 27.00	11	12 laundry 2.50 movie 4.00 Gro. 12.00	127.50
13 Church 2.00	14 oil change 20.00 cleaning sup. 9.95 Gro. Aids 10.05	15 Groceries 33.00	16 Gas 10.00	17 Haircut 6.00	18 Slacks 22.00	19 laundry 3.25 Rollerskating 5.00	121.25
20	21 Shoes 20.00 Gro. 52.00	22 Dinner Out 8.00	23 snack .90	24	25 Gas 10.00	26 laundry 4.00	94.90
27 Church 4.00	28	29 Toy 6.00	30	31 Parking ticket 3.00			13.00
						MONTHLY INCOME 705.00 MONTHLY EXPENSES 640.32 SAVINGS 64.68	

WHERE DOES MY MONEY GO?

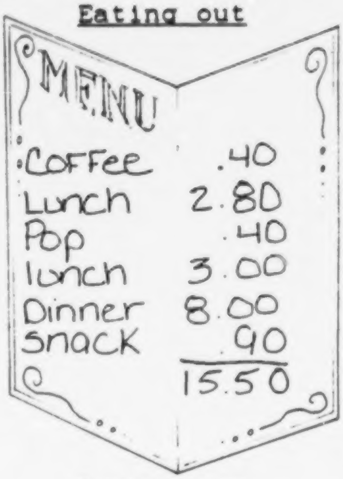
Go over your **MONEY MANAGEMENT CALENDAR** and write down the amounts spent in each category. Add each category to find out how much you spend in a month.

Groceries



7.12
35.00
27.00
12.00
33.00
52.00
166.12

Eating out



Coffee	.40
Lunch	2.80
Pop	.40
lunch	3.00
Dinner	8.00
snack	.90
	15.50

Clothing

laundry	2.00
laundry	2.50
Slacks	22.00
laundry	3.25
Shoes	20.00
	49.75

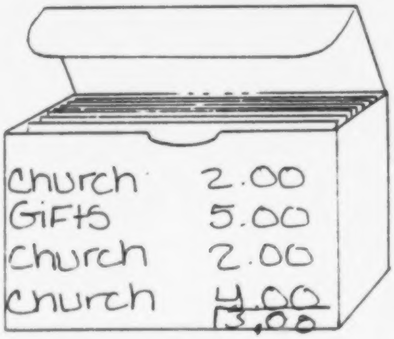
Housing/Utilities

Rent	210.00
Phone	15.95
Cleaning Supplies	9.95
	235.90

Recreation

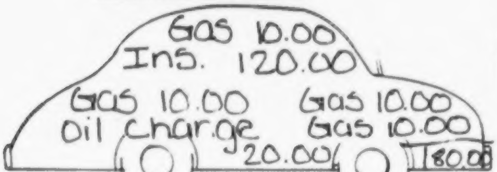
newspaper	12.00
movie	4.00
RollerSkate	5.00
Toy	6.00
	27.00

Gifts\contributions



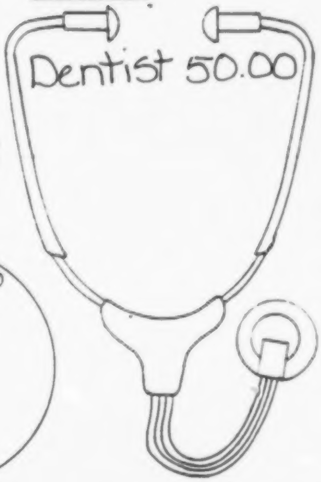
Church	2.00
Gifts	5.00
church	2.00
church	4.00
	13.00

Car expenses



Gas	10.00
Ins.	120.00
Gas	10.00
Oil Charge	20.00
Gas	10.00
Gas	10.00
	180.00

Medical

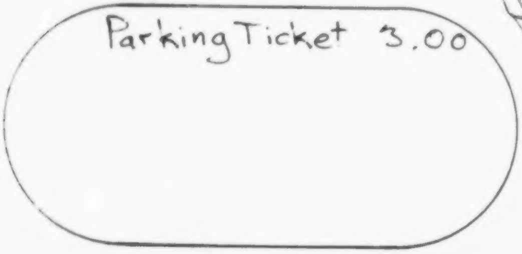


Dentist	50.00

Personal

Haircut	6.00
Grooming Aids	10.05
	16.05

Other



Parking Ticket	3.00

Money Management Calendar

MONTH

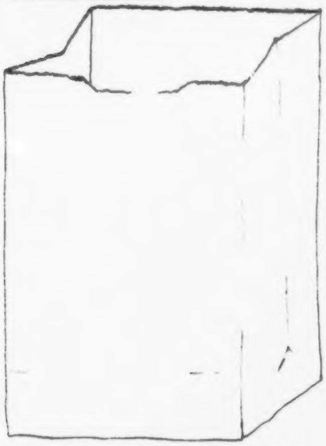
SUN	MON	TUE	WED	THU	FRI	SAT	WEEKLY EXPENSES
						MONTHLY INCOME ________ MONTHLY EXPENSES _______ SAVINGS _______	

Activity #8

WHERE DOES MY MONEY GO?

Go over your **MONEY MANAGEMENT CALENDAR** and write down the amounts spent in each category. Add each category to find out how much you spend in a month.

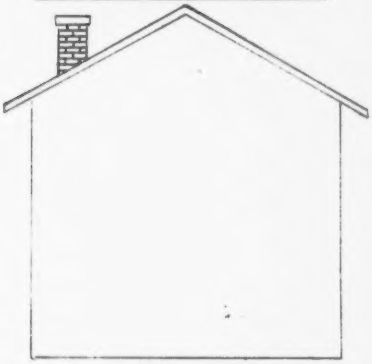
Groceries



Eating out

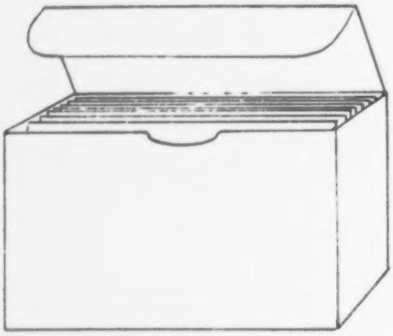
Clothing

Housing/Utilities

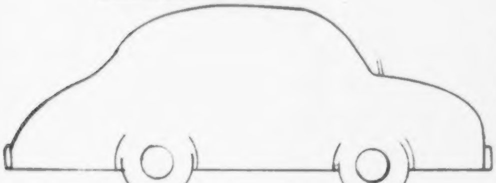


Recreation

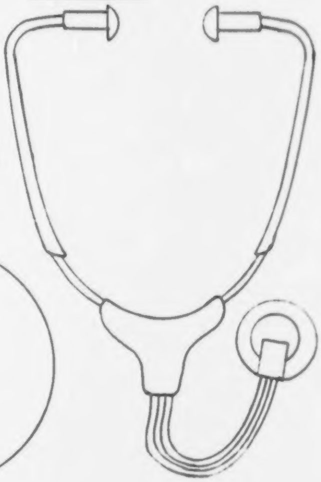
Gifts\contributions



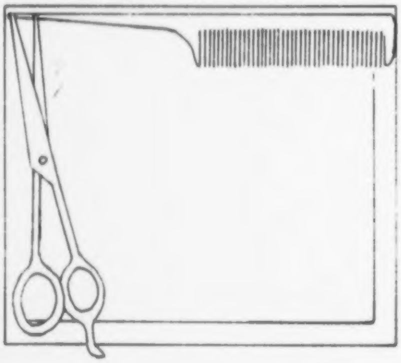
Car expenses



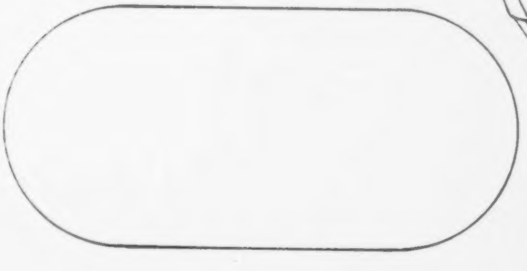
Medical



Personal



Other



ACTIVITY #9: MAKING A SPENDING PLAN

HANDOUTS: MAKING A SPENDING PLAN (6 pages)

SAMPLE SPENDING PLAN (3 pages)

SPENDING PLAN (2 pages)

EQUIPMENT: Calculators

The word "budget" often arouses negative reactions in people because they associate it with restricting and limiting their spending. The term "spending plan" has been substituted for "budget" in this activity because planned spending usually promotes more positive feelings. A spending plan helps a person to spend money in ways that will bring the most satisfaction. When spending is planned, needs, values and goals are considered before spending takes place. They are not left to chance. The concept of planned spending is new to many people and you may have to convince the parents in your class of the importance of making and following a spending plan.

In this activity parents will make spending plans for their families. The six page handout, **MAKING A SPENDING PLAN**, explains in detail how to complete the **SPENDING PLAN**. Making a spending plan is very difficult for most people and it is recommended that the leader go through this entire activity with parents step by step. Make sure each parent has understood and correctly completed each step of the spending plan before moving ahead. A case history and sample spending plan are included.

Parents on very low incomes may not be accustomed to the idea of saving for future goals and periodic expenses. When people have very little money they feel that it is hopeless to plan for the future and are more likely to use money for immediate gratification. They need to be made aware that the more control they take over their own lives the happier and better off they will be. You may not be able to change their way of thinking overnight, but at least you can expose them to this idea and help them to think of small goals to save for.

Parents who have never made a spending plan may have no idea of how much money to put in the categories under flexible expenses. If they have already completed their money management calendars they may use the findings from these.

Many people under-estimate the cost of food when planning a budget. The table below is from May, 1987, Family Economics Review. It contains the U.S. average food costs for one month for different sex and age groups. The Thrifty Plan is the amount allowed by food stamps. Parents may calculate how much they should spend on food from this chart. These figures assume that food for all meals and snacks are purchased at the store and prepared at home. The figures do not include non-food items.

FOOD COSTS FOR ONE MONTH

Sex/age Group	Thrifty Plan	Low Cost Plan
Male		
12-14 years	74.20	102.90
15-19	77.10	106.50
20-50	82.50	105.50
Female		
12-19 years	74.00	89.00
20-50	74.40	92.90
Child:		
1-2 years	45.10	55.00
3-5	48.80	60.30
6-8	59.90	79.80
9-11	71.10	90.70

MAKING A SPENDING PLAN

Most people think they need more money than they have to meet their expenses and to get ahead, but people of all income level may have difficulty paying bills and providing for their families if they do not have a spending plan. Making and following a spending plan will help you to get the things you want and need. When you plan your spending you can control your use of money rather than letting money control you. By following the steps outlined below you can make a spending plan to meet your family's needs. Read the instructions for each step and then complete that step on the **SPENDING PLAN**.

1. ADD UP YOUR TOTAL MONTHLY INCOME. Include only money that you know you will get each month. Do not include overtime, gifts or other income that varies each month. Possible income sources are:

   Wages or salaries (count only your take home pay)
   Tips (include tips only if they are a regular part of your income and do not overestimate)
   Child support (include only if you get this on a regular basis and expect to continue getting it)
   Alimony
   Welfare
   Social security
   Educational grant or loan
   Unemployment compensation

   For step one on your **SPENDING PLAN**, list your income sources and amounts. Add the amounts of all your income sources. This is your total monthly income.

2. SAVE MONEY EACH MONTH TO REACH FUTURE GOALS. No matter how large or small your income, saving money each month should come before other expenses. Setting goals for saving allows you to see the progress you make and enjoy the benefits when you reach your goals. Think of savings as paying yourself first. You can save a few dollars each month for your goals. You deserve it! Listed below are some examples of different kinds of savings.

   EMERGENCY FUND--An emergency fund is for unexpected expenses such as living expenses if you become unemployed or for extra expenses during a family crisis or illness. The recommended amount for an emergency fund is two to three times your monthly salary. This may take a long time to save if your income is very low. Even if you can save only a few dollars each month it is still important to save for emergencies so that when your income increases you will have developed a good habit which you can continue.

RETIREMENT FUND--If you are working or have worked in the past you have had money paid into social security which you will get when you retire. You may also have an additional retirement or pension plan through your employer. Often social security and pension plans are not enough to live on comfortably in retirement. Find out what your benefits will be and save additional money for retirement if needed.

PERSONAL OR FAMILY GOALS--Everyone has dreams of things that they want but never seem to be able to afford. You can reach your dreams if you set aside money each month for them. You will probably never reach your dreams if you do nothing. The two types of goals relating to money are short term goals and long term goals. Short term goals take a few months to a year to reach. Examples of short term goals are: a new toaster, a meal out, tickets to a special event, a new coat, a weekend trip. Long term goals take a year or more to reach. Examples of long term goals are: a college education, a down payment on a house, braces for a child's teeth, a car, a piece of furniture.

When you select your goals you need to be realistic about how much you can save each month. While it is important to save, you don't want to deprive your family of necessities. If your goal demands that you save too much, you may be unable to save the planned amount and become discouraged. There are four things you can do if you cannot save the amount of money needed each month for your goal.

1. You can decrease the amount of money that you save each month and take longer to reach your goal.

2. You can lower your goal to one that is less expensive (e.g., instead of a week's vacation you can take a 3 day trip) which will lower the amount of money you need to save each month.

3. You can increase your monthly income by taking an extra job.

4. You can decrease your monthly spending in other areas (e.g., find a cheaper place to live).

Having goals that are important to you will make it easier to give up things that you might otherwise spend money on. If your goals involve your children, let them know your plan. They will be willing to do with less if they know the family will be getting something that they value.

There are three steps to figuring out how much you should save each month for a goal:

1. Find out how much your goal will cost. If it is a long term goal it may cost more than it does now by the time that you reach it. For example college costs are going up every year.

2. Decide when you wish to reach your goal.

3. Divide the cost of the goal by the number of months you have to reach the goal. This is how much you need to save each month for your goal.

On your **SPENDING PLAN** for step two list your goals, their estimated cost and the number of months you have to reach them. Divide the estimated cost by the number of months to get the amount to save each month. If you have more than one goal, add up the numbers under the column "amount to save each month". This is the total amount to set aside each month for your goals. Put this money into a savings account.

If your income is very low and you are afraid that you will not be able to save money each month, set a small goal (something you would really like that costs around $10) and save one dollar each month for this goal. When you have saved $10 buy what you saved for and enjoy it. When you see that you can be successful at saving you may want to increase the amount that you save.

3. SET ASIDE MONEY FOR PERIODIC EXPENSES. Periodic expenses are expenses that occur once in awhile. Examples of periodic expenses are: insurance premiums, car license plates, Christmas and birthday gifts, back to school clothes and supplies, high heating bills in winter and property taxes. It is easy to plan for expenses that must be paid every month but more difficult to plan for periodic expenses. A common mistake made by many people is to pay their monthly bills and then spend whatever is left over on whatever they want. When a large periodic expense comes up they do not have the money to pay it.

On your **SPENDING PLAN** for step three list your periodic expenses, their costs, the date you must pay them and the number of times per year they must be paid. For each periodic expense multiply the cost times the number of times per year it must be paid to get the total cost per year. Then divide by 12 to get the amount you must save each month (see example).

Cost X Number of times per year = Total cost per year

(Total cost per year) divided by 12 = Amount to save each month

Your car insurance is $180 every six months.

180 X 2 = 360

360 divided by 12 = 30

You should save $30 per month for car insurance.

Add the amounts to save each month for all of your periodic expenses to get the total amount you must save each month for periodic expenses. After you have set aside money for periodic expenses for a year you should always have enough money for your periodic expenses. When you first begin saving for periodic expenses you may have to save greater amounts if you have a large periodic expense coming up in a short time. If your periodic expenses change, be sure to change your spending plan accordingly.

4. **LIST YOUR FIXED MONTHLY EXPENSES**. Fixed expenses are expenses that are the same amount each month. Examples of fixed expenses are: rent, house payment, basic phone service, cable TV, child care and loan payments.

   For step four on your **SPENDING PLAN**, list your fixed monthly expenses and their amounts. Add all of your fixed monthly expenses to get the total amount needed each month.

5. **TOTAL YOUR FIXED EXPENSES AND SAVINGS**.

   Savings for Goals + Periodic expenses + Fixed monthly expenses = TOTAL FIXED SAVINGS and FIXED EXPENSES

6. **FIGURE OUT HOW MUCH YOU HAVE FOR FLEXIBLE EXPENSES**.

   Monthly income - Total fixed savings and fixed expenses = Money for flexible expenses

7. **LIST YOUR FLEXIBLE MONTHLY EXPENSES**. Flexible expenses are expenses which occur in varying amounts and at different times of the month. Examples of flexible expenses are: entertainment, food, gifts, laundry, car expenses and clothing. You may want to keep a record of what you spend on these items so that you know how much to allow for them in your spending plan. Many people are surprised at how much they spend on incidental expenses such as soda pop or magazines. If you do not spend money planned for a flexible expense save it for the next month. Listed below are common flexible expenses.

TRANSPORTATION

Gas, oil
Maintenance
Parking
Public transportation

MEDICAL

Drugs
Eyeglasses
Dental fees
Hospital costs
Doctor bills

FOOD

Meals at home
Meals away from home

CLOTHING

Clothes
Shoes
Repairs
Laundry
Dry cleaning
Jewelry and accessories

OTHER

Contributions
Gifts
Postage
School Tuition
Lessons

HOUSEHOLD EXPENSES

Utilities
Furniture or appliances
Household items--sheets, dishes
Cleaning supplies and paper products
Repairs for household items

WORK-RELATED COSTS

Uniforms
Child care
Union dues
Professional books or tools
Dues for professional organizations

ENTERTAINMENT

Movies
Sports
Hobbies, clubs
Vacations
Toys
Books, magazines
Admissions to events

PERSONAL

Pocket money
Grooming services (haircuts)
Toilet articles (toothpaste, soap)
Tobacco
Allowances

8. **BALANCE YOUR BUDGET**. To balance your budget you must make adjustments so that the total of your fixed savings and fixed expenses plus your flexible expenses must equal your monthly income.

   If the total expenses are less than your monthly income, you can put the extra money in savings or spend more on your flexible expenses.

   If the total expenses are greater than your monthly income, you must spend less on flexible expenses.

SAMPLE SPENDING PLAN

Jill Miller is a single parent. She became divorced 3 years ago after 8 years of marriage. Her son Adam is 6 years old. When she was married Jill worked part time and, with her husband's salary, the family income was $25,000 per year. They owned their home.

After the divorce Jill's income went down and Jill had to make many changes in her lifestyle. Her husband was supposed to pay $300 per month child support but he moved to another state and cannot be located. Jill married right after high school and did not go to college or vocational school. While married she had worked part time as a receptionist in a doctor's office, and after the divorce was offered a full time position. Her job pays $4.80 an hour which amounts to $10,000 a year. She has health insurance and life insurance as benefits. She works from 8-5 Monday through Friday.

At first Jill did not know how she and Adam could live on $10,000 a year. She went to a credit counseling service and was able to get a free counseling session to figure out her new spending plan. Her monthly take home pay was $705 per month. She could not make her monthly house payments of $500 per month and have enough for other expenses. She was able to get a two bedroom government subsidized apartment with all utilities paid except telephone for $210 a month. She sold the house and got enough money to pay off the loan on her car. The counseling service advised her to keep track of all of her expenses so that she would know where her money was going. They also explained the importance of setting money aside for periodic expenses and saving for goals. They helped Jill make a spending plan that would meet the needs of her family. Jill and Adam had to make many changes in their lifestyles but they have adjusted to the new spending plan. Jill's parents live in the same town and take care of Adam before and after school. Jill has learned to accept help from them and to help them in return. It is not easy to live on $10,000 a year but Jill is proud that she is able to support her family. Her expenses are on the Sample Spending Plan.

SAMPLE SPENDING PLAN

1. Monthly income

	Source	Amount
	Take Home Pay	$ 705
	TOTAL MONTHLY INCOME	705

2. Goals

Goals	Estimated cost		Number of months to reach		Amount to Save each month
Bike Adam	$100	÷	7	=	15
Outfit-Jill	$100	÷	8	=	13
Emergency Fund	$840	÷	60	=	14

Total to set aside each month for goals 42

3. Periodic expenses

Periodic expenses	Cost		Number of times per year		Total cost per year		Amount to save each month
Renter's Ins.	60	x	1	=	60	÷ 12 =	5
Car Ins.	120	x	2	=	240	12 =	20
School clothes	120	x	1	=	120	12 =	10

Total to set aside each month for periodic expenses 35

4. Fixed monthly expenses

Fixed monthly expenses	Cost
Rent	210
Phone	15

Total fixed monthly expenses 225

5. Add up the numbers in the boxes to get your total fixed savings and fixed expenses. 302

6. Subtract the total from #5 from your total monthly income to get the amount you have for flexible expenses. 403

7. Flexible expenses. Look over the list of flexible expenses on the handout **MAKING A SPENDING PLAN**. List the expenses that you have each month and the amount you plan to spend on them on the form below.

Flexible expenses	Amount
Food	160
Clothing	42
Medical (dentist, deductibles)	20
Gas For Car	30
Maintenance For car	40
Household items (cleaning sup.)	10
Personal care	10
Adams Allowance	8
Newspaper	12
Recreation	20
Hair	10
Church	10
Gifts	15
Coin Laundry/Dry cleaning	15
Total flexible monthly expenses	403

8. Balance your budget.

Fixed savings and fixed expenses	302
+ Flexible expenses	+ 403
Total income	705

Activity #9

SPENDING PLAN

1. Monthly income

	Source	Amount
	____________	____________
	____________	____________
	TOTAL MONTHLY INCOME	____________

2. Goals

Goals	Estimated cost	Number of months to reach		Amount to Save each month
________	________	________	=	________
________	________	________	=	________
________	________	________	=	________

Total to set aside each month for goals ☐

3. Periodic expenses

Periodic expenses	Cost		Number of times per year		Total cost per year		Amount to save each month
________	______	X	______	=	______	12 =	______
________	______	X	______	=	______	12 =	______
________	______	X	______	=	______	12 =	______

Total to set aside each month for periodic expenses ☐

4. Fixed monthly expenses

Fixed monthly expenses	Cost
____________________	________
____________________	________
____________________	________

Total fixed monthly expenses ☐

5. Add up the numbers in the boxes to get your total fixed savings and fixed expenses. ____________

6. Subtract the total from #5 from your total monthly income to get the amount you have for flexible expenses. ____________

7. Flexible expenses. Look over the list of flexible expenses on the handout **MAKING A SPENDING PLAN**. List the expenses that you have each month and the amount you plan to spend on them on the form below.

Flexible expenses	Amount
Total flexible monthly expenses	

8. Balance your budget.

	Fixed savings and fixed expenses	
+	Flexible expenses	+
	Total income	

ACTIVITY #10: WAYS TO PAY

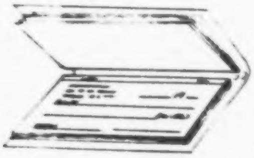
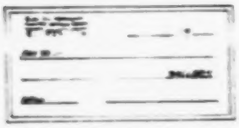
HANDOUT: WAYS TO PAY

Discuss with parents the following four ways of handling money: Cash, Checking Account, Savings Account, and Money Order. A money order is a check issued by the Post Office or bank from you to a person or business. The check is written for the amount of cash you give to the bank or post office. People who do not have checking accounts sometimes use money orders to pay bills that require a check. There is a fee of .75 or more for each check issued.

Have parents call or visit different banks to find out the terms of check accounts, savings accounts and money orders. Pamphlets are often available. As a class, list advantages and disadvantages for each of the different ways of handling money. Ask parents if they feel they are handling money in the best way.

WAYS TO PAY

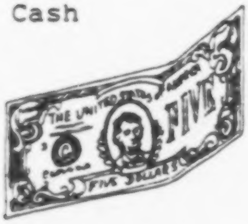
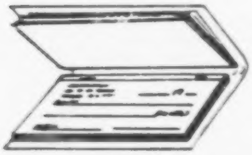
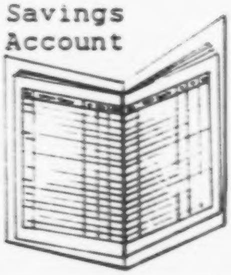
List advantages and disadvantages for each of the four ways of handling money listed below.

	ADVANTAGES	DISADVANTAGES
Cash 	Easy to see how much you have Quick to use when shopping (no ID required)	May be lost or stolen Not safe to mail
Checking Account 	Provides a record of expenses Canceled checks may serve as receipts May be mailed Not as easily stolen	May lose track of money There may be a service charge High overdraft charges if you write checks for more than the amount in your account
Savings Account 	Earns interest It is easier to save when you can't get at the money without a trip to the bank Safe	You have to go to the bank to get money out Service charge if balance is too low
Money Order 	Safe Can be mailed Can cash even if out of town	Have to go to the bank or or Post Office to get it Fee for each check

Activity #10

WAYS TO PAY

Give advantages and disadvantages to each of the four ways of handling money listed below.

ADVANTAGES	DISADVANTAGES
Cash  THE UNITED STATES OF AMERICA FIVE FIVE DOLLARS	
Checking Account 	
Savings Account 	
Money Order 	

ACTIVITY #11: OPENING A CHECKING ACCOUNT

HANDOUTS: **CHECKING ACCOUNT TERMS**
SHOPPING FOR A CHECKING ACCOUNT (2 pages)

Paying bills and expenses by check can be convenient, economical and safe. Many bills such as rent and utilities must be paid by check and the cost of having money orders made for each of these bills can be greater than the service charge for a checking account. Ask one parent to find out the cost of buying a money order for the next class session.

Discuss with parents the costs involved in keeping a checking account. They will need to know the definitions of the words on the handout **CHECKING ACCOUNT TERMS**. List on the chalkboard all of the banks in your community. Ask parents to write in the names of the banks on their worksheets, **SHOPPING FOR A CHECKING ACCOUNT**. For each bank ask one parent to get the information needed to complete a section of the worksheet. If your class is meeting when banks are open and a telephone is available, parents can call the banks during class. If not, the information can be shared at the next class session and parents can complete their worksheets for all the banks. You will have to make enough copies of the worksheet so that all the banks in your community can be included. Help parents compare the checking accounts of the different banks and decide which bank is best for them. Compare the cost of having a checking account with the cost of writing money orders. What factors other than cost should be considered? Location of bank? Reputation of bank?

Activity #11

CHECKING ACCOUNT TERMS

Service charge--fee charged by the bank for handling your checking account. It is often based on the average amount of money you keep in your account (usually the more money you keep in your account the lower the service charge). The service charge is taken directly from your account so you must remember to leave enough money in your account to cover the service charge and subtract it when you receive your monthly bank statement. The fee can be a set amount each month, a set amount for each check you write or both.

Minimum balance--the least amount of money you may have in your account to qualify for certain types of checking accounts.

Interest--money paid to you by the bank if you keep the required minimum balance in your account.

Overdraft charge--fee the bank charges your account if you write checks for more than the amount that you have in your account. The bank will pay the check for you but you must deposit money right away and pay the fee if you get an overdraft notice.

Signature card--a card you must sign when you open a checking account which the bank keeps on file. The bank will match the signature, on the card with the signature on your checks to make sure that no one else uses your checks by signing your name.

Endorse--signing your name on the back of a check that is written to you exactly as it appears on the front in order to get cash or make a deposit. If you endorse a check with just your name, and someone finds it they can cash it. To prevent this, you can add "deposit only" (which means the money must be deposited in your checking or savings account) or endorse your checks at the bank.

Bad check--a check that is written for more than the amount in the account.

Check register--form kept in your checkbook to keep track of the checks you write.

Canceled checks--checks marked "paid" that the bank returns to you each month with your bank statement.

Bank statement--a form the bank sends you each month with your canceled checks which lists all of the checks that have been paid, deposits, service charges, interest earned, overdraft charges, check printing charges and other charges.

Reconciling your bank statement--checking your bank statement with your check register to make sure that you or the bank have not made any mistakes.

Activity #11

SHOPPING FOR A CHECKING ACCOUNT

Call or visit the banks in your community to get the information on the chart below. Compare the costs of checking accounts for the different banks and decide which bank has the least expensive account for you.

Bank	**Monthly Service Charge**	**Service Charge Per Check**	**Interest**	**Cost of Checks Per 100**
Example:				
Bank: City Bank				
Minimum Balance				
$100	$5.00	.10	0	$4.00
$200	$3.00	0	0	
$300	0	0	4%	
Notes: Overdraft charge is $15.00 per check				
Bank:				
Minimum Balance				
$100				
$200				
$300				
Notes:				
Bank:				
Minimum Balance				
$100				
$200				
$300				
Notes:				

Activity #11

SHOPPING FOR A CHECKING ACCOUNT

Call or visit the banks in your community to get the information on the chart below. Compare the costs of checking accounts for the different banks and decide which bank has the least expensive account for you.

Bank	**Monthly Service Charge**	**Service Charge Per Check**	**Interest**	**Cost of Checks Per 100**
Example:				
Bank: ____________________				
Minimum Balance				
$100				
$200				
$300				
Notes:				
Bank: __________________				
Minimum Balance				
$100				
$200				
$300				
Notes:				
Bank: __________________				
Minimum Balance				
$100				
$200				
$300				
Notes:				

ACTIVITY #12: WRITING AND KEEPING TRACK OF CHECKS

HANDOUTS:
HOW TO WRITE AND KEEP TRACK OF CHECKS
WRITING AND KEEPING TRACK OF CHECKS
SHEET OF BLANK CHECKS

Many people have difficulty keeping track of their money in a checking account. If a checking account is not managed right and the account becomes overdrawn, high overdraft charges will be made and a bad credit rating can result. The following activities will help parents learn to manage a checking account.

Ask parent to complete the activity **WRITING AND KEEPING TRACK OF CHECKS**. Depending on the parents' abilities, you may have to guide them through the exercise. A leader's guide with answers is included.

For additional practice in check writing have parents play Monopoly without money. They will write checks and keep a register to play the game. From: Life Skills: A concerns approach.

Leader's guide:

Check register

RECORD ALL CHARGES OR CREDITS THAT AFFECT YOUR ACCOUNT

NUMBER	DATE	DESCRIPTION OF TRANSACTION	PAYMENT/DEBIT (-)	√ T	FEE (IF ANY) (-)	DEPOSIT/CREDIT (+)	BALANCE
							$423 65
453	2/28	Budget Hair Salon haircut - Jill	$6 00		$	$	417 65
454	3/1	Lincoln Square Apt. march rent	210 00				207 65
455	3/1	Northern Phone CO. Phone bill	15 95				191 70
456	3/3	Midtown Grocery Groceries	45 62				146 08
	3/5	Deposit paycheck				352 50	498 58
457	3/6	Family Ins. Car ins.	120 00				378 58

HOW TO WRITE AND KEEP TRACK OF CHECKS

Writing checks is an easy and safe way to pay bills and to keep track of expenses. The steps below tell how to write checks and record them in the register.

1. For each check you write and for each deposit you make, you must complete one line on the check register. It is best to do this before you write the check so that you do not forget. Listed below are the words that appear at the top of the check register and what they mean:

   Number--the number of the check you are writing
   Date--the date that the check is written
   Description of the transaction--to whom the check is written and for what purpose
   Payment/Debit--the amount of the check
   Fee (if any)--the fee for writing the check
   Deposit/Credit--amount added to the account
   Balance--the amount of money in the account (each time you write a check subtract the amount from the balance which comes before it)

2. When you write a check you must fill in all the blanks on the check correctly. Always use a pen so that no one can change the amount of the check. The parts of the check and instructions for filling them out are given below.

   Date--the date you are writing the check
   Pay to the order of--the name of the person or company to whom you are writing the check
   $--the amount of the check written in numbers (be sure to write close to the "$" so that no one can write in an extra number to change the amount of the check)
   Dollars--in front of "dollars" write in the amount of the check in words. Use a fraction of a dollar to show the cents (for example 49/100). If the check is written for an even dollar amount write "no/100." Draw a line from the fraction to the word "dollars."
   Memo--the reason for writing the check
   Line in bottom right hand corner--sign your name just as you did on the signature card.

WRITING AND KEEPING TRACK OF CHECKS

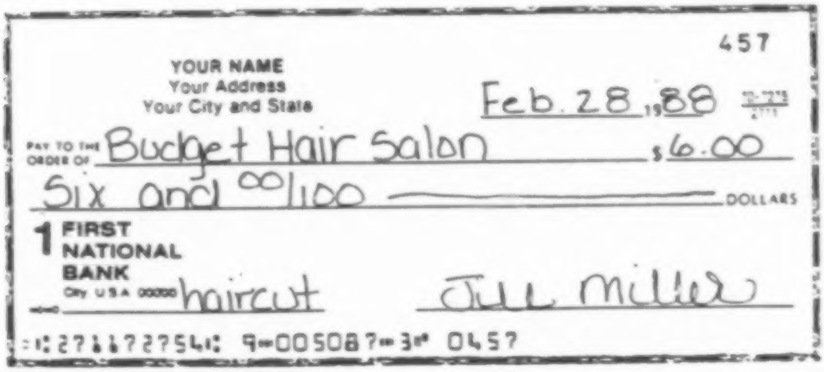
In this activity you are given a checking account with a balance of $423.65. Use the check register given below and the four checks on the next page to pay for the following expenses. Remember, the first step to writing a check is to record it in the check register. Figure the balance after writing each check. Use the handout, **WRITING AND KEEPING TRACK OF CHECKS**, and the example below as guides.

EXPENSES:

February 28:	$6.00 to Budget Hair Salon for a haircut (Check No. 453).
March 1:	$210 to Lincoln Square Apartments for rent (Check No. 454).
March 1:	$15.95 to Northern Phone Co. for phone service (Check No. 455).
March 3:	$45.62 to Mid-town Grocery for groceries (Check No. 456
March 5:	Deposit of $352.50 from pay check
March 6:	$120 to Family Insurance Co. for car insurance (Check #457).

RECORD ALL CHARGES OR CREDITS THAT AFFECT YOUR ACCOUNT

NUMBER	DATE	DESCRIPTION OF TRANSACTION	PAYMENT/DEBIT (-)	✓ T	FEE (IF ANY) (-)	DEPOSIT/CREDIT (+)	BALANCE
							$ 423 65
453	2/28	Budget Hair Salon hair cut - Jill	$ 6 00		$	$	417 65



457

YOUR NAME
Your Address
Your City and State

Feb. 28 19 88

PAY TO THE ORDER OF Budget Hair Salon $ 6.00

Six and 00/100 ——————— DOLLARS

1 FIRST NATIONAL BANK
City U.S.A. 00000

haircut

Jill Miller

⑆271172754⑆ 9⑉005087⑉3⑈ 0457

BLANK CHECKS

454

YOUR NAME
Your Address
Your City and State

march 1, 19 88 — 70-7275/2711

PAY TO THE ORDER OF Lincoln Square Apartments $ 210.00

Two hundred-ten and no/100 DOLLARS

1 FIRST NATIONAL BANK
City U.S.A. 00000

MEMO rent — Jill Miller

:2711727541: 9-005087-3" 0454

455

YOUR NAME
Your Address
Your City and State

March 1, 19 88 — 70-7275/2711

PAY TO THE ORDER OF Northern Phone Co. $ 15.95

Fifteen and 95/100 DOLLARS

1 FIRST NATIONAL BANK
City U.S.A. 00000

MEMO phone — Jill Miller

:2711727541: 9-005087-3" 0455

456

YOUR NAME
Your Address
Your City and State

march 3, 19 88 — 70-7275/2711

PAY TO THE ORDER OF Midtown Grocery Store $ 45.62

Forty five and 62/100 DOLLARS

1 FIRST NATIONAL BANK
City U.S.A. 00000

MEMO groceries — Jill Miller

:2711727541: 9-005087-3" 0456

457

YOUR NAME
Your Address
Your City and State

march 6, 19 88 — 70-7275/2711

PAY TO THE ORDER OF Family Insurance $ 120.00

one hundred twenty and no/100 DOLLARS

1 FIRST NATIONAL BANK
City U.S.A. 00000

MEMO car Ins. — Jill Miller

:2711727541: 9-005087-3" 0457

BLANK CHECKS

454

YOUR NAME
Your Address
Your City and State

________________ 19____ 70-7275/2711

PAY TO THE ORDER OF ______________________________ $__________

____ DOLLARS

1 FIRST NATIONAL BANK
City, U.S.A. 00000

MEMO __________________ ________________________

⑆271172754⑆ 9⑈005087⑈3⑈ 0454

455

YOUR NAME
Your Address
Your City and State

________________ 19____ 70-7275/2711

PAY TO THE ORDER OF ______________________________ $__________

____ DOLLARS

1 FIRST NATIONAL BANK
City, U.S.A. 00000

MEMO __________________ ________________________

⑆271172754⑆ 9⑈005087⑈3⑈ 0455

456

YOUR NAME
Your Address
Your City and State

________________ 19____ 70-7275/2711

PAY TO THE ORDER OF ______________________________ $__________

____ DOLLARS

1 FIRST NATIONAL BANK
City, U.S.A. 00000

MEMO __________________ ________________________

⑆271172754⑆ 9⑈005087⑈3⑈ 0456

457

YOUR NAME
Your Address
Your City and State

________________ 19____ 70-7275/2711

PAY TO THE ORDER OF ______________________________ $__________

____ DOLLARS

1 FIRST NATIONAL BANK
City, U.S.A. 00000

MEMO __________________ ________________________

⑆271172754⑆ 9⑈005087⑈3⑈ 0457

ACTIVITY #13: BALANCING MY CHECKBOOK

HANDOUTS:
BALANCING MY CHECKBOOK
BANK STATEMENT
BACK OF BANK STATEMENT
CANCELED CHECKS (use checks from leader's guide, activity #12)

EQUIPMENT: **Calculator**

Balancing a checkbook is a difficult task for many people. In this activity parents will balance the checkbook of Jill Miller. Step by step instructions are given on **BALANCING MY CHECKBOOK** and on the back of the bank statement. This activity may be done individually or as a group. Answer sheets for the leader are provided.

Emphasize that the bank statements must be balanced promptly each month. Parents may bring their own checkbooks to balance.

Activity #13

BALANCING MY CHECKBOOK

Each month your bank will return all of your canceled checks that have been paid along with your bank statement. It is important to compare the bank statement with your check register right away to make sure that there are no mistakes. If you find that you have made a mistake you may have to add money to your account. If you find that the bank has made a mistake, you must tell the bank right away and the bank will go over the statement with you and correct the mistake.

For this activity you will balance the bank statement of Jill Miller. You will need a copy of her bank statement, the back of her bank statement, her check register and canceled checks. Follow the steps on the back of her bank statement, **HOW TO BALANCE YOUR ACCOUNT.**

JILL MILLER'S CHECK REGISTER:

RECORD ALL CHARGES OR CREDITS THAT AFFECT YOUR ACCOUNT

NUMBER	DATE	DESCRIPTION OF TRANSACTION	PAYMENT/DEBIT (-)	√ T	FEE (IF ANY) (-)	DEPOSIT/CREDIT (+)	BALANCE
							$ 423 65
453	2/28	Budget Hair Salon haircut - Jill	$ 6 00		$	$	417 65
454	3/1	Lincoln Square Apt. march rent	210 00				207 65
455	3/1	Northern Phone Co. Phone bill	15 95				191 70
456	3/3	Midtown Grocery Groceries	45 62				146 08
	3/5	Deposit paycheck				352 50	498 58
457	3/6	Family Ins. car ins.	120 00				378 58
458	3/9	Dr. T. Brush Jill - dental check	50 00				328 58
459	3/10	Stop and Go Gas	10 00				318 58
	3/12	deposit Gift - money				20 00	338 58
	3/15	Service charge	3 00				335 58

REMEMBER TO RECORD AUTOMATIC PAYMENTS / DEPOSITS ON DATE AUTHORIZED

JILL'S BANK STATEMENT

Bank Statement

Account Number
9 00 5087

Opening Balance	Deposits	Withdrawals and Checks	Service Charge	Ending Balance
423.65	352.50	391.57	3.00	381.58

Date	Description of transaction	Deposit/ Interest	Withdrawals/ Charges	Balance
	*Check No. 453			
3/5/88	Check No. 454		210.00	213.65
3/5/88	Check No. 455		15.95	197.70
3/5/88	Check deposit	352.50		550.20
3/8/88	Check No. 456		45.62	504.58
3/10/88	Check No. 457		120.00	384.58
3/12/88	Service Charge		3.00	381.58

BACK OF BANK STATEMENT

If one or more AVERAGE DAILY BALANCES are shown, each average daily balance is the sum of the individual daily balances within each indicated range of balances divided by the number of days the applicable periodic rate was in effect. The **FINANCE CHARGE** may be determined as follows

- Multiply each average daily balance by the applicable periodic rate
- Multiply each of these results by the number of days the applicable periodic rate was in effect, and
- If more than one range is indicated and/or if more than one periodic rate was applied to each range, add the products together

Loan payments received after normal business hours will be credited the following business day. Normal business hours are posted in each office or branch and will be furnished upon request, or may be obtained by calling the phone number listed.

How To Balance Your Account

1 Subtract from your check register any service, miscellaneous, or automatic charge(s) posted on this statement

2 Mark (✓) your register after each check listed on front of statement. An * next to the item number on the front of the statement indicates an item has not been presented to us for payment

3 Check off deposits shown on the statement against those shown in your check register. Add any interest amount credited to your account

4 Complete the form at right

In Case of Errors or Questions About Your Electronic Transfers

Telephone us at the telephone number or write us at the address shown on the front of this statement as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared

- Tell us your name and account number (if any)
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information
- Tell us the dollar amount of the suspected error

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation

In Case of Errors or Questions About Your Credit Line Transactions

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at the address shown on the front of this statement as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights

In your letter, give us the following information

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question

Special Rule for Credit Card Purchases

If you have a problem with the quality of goods or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than $50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

CLOSING BALANCE amount from other side	$ 381	58
ADD		
Deposits made since ending date on statement	20	00
SUB TOTAL	$ 401	58

Checks not listed on this or prior statements

NO	AMOUNT	
453	$ 6	00
458	50	00
459	10	00

TOTAL CHECKS NOT LISTED →	66	00
Subtract total checks not listed from subtotal above **BALANCE**	$ 335	58

This should agree with your check register balance.

Activity #13

BACK OF BANK STATEMENT

If one or more **AVERAGE DAILY BALANCES** are shown, each average daily balance is the sum of the individual daily balances within each indicated range of balances divided by the number of days the applicable periodic rate was in effect. The **FINANCE CHARGE** may be determined as follows:

- Multiply each average daily balance by the applicable periodic rate
- Multiply each of these results by the number of days the applicable periodic rate was in effect, and
- If more than one range is indicated and/or if more than one periodic rate was applied to each range, add the products together

Loan payments received after normal business hours will be credited the following business day. Normal business hours are posted in each office or branch and will be furnished upon request, or may be obtained by calling the phone number listed.

How To Balance Your Account

1 Subtract from your check register any service, miscellaneous, or automatic charge(s) posted on this statement

2 Mark (✓) your register after each check listed on front of statement. An * next to the item number on the front of the statement indicates an item has not been presented to us for payment

3 Check off deposits shown on the statement against those shown in your check register. Add any interest amount credited to your account

4 Complete the form at right

In Case of Errors or Questions About Your Electronic Transfers

Telephone us at the telephone number or write us at the address shown on the front of this statement as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number (if any)
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information
- Tell us the dollar amount of the suspected error

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

In Case of Errors or Questions About Your Credit Line Transactions

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at the address shown on the front of this statement as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

Special Rule for Credit Card Purchases

If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than $50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

CLOSING BALANCE amount from other side			$	
ADD				
Deposits made since ending date on statement				
SUB TOTAL			$	
Checks not listed on this or prior statements				
NO	AMOUNT			
	$			
TOTAL CHECKS NOT LISTED →				
Subtract total checks not listed from subtotal above **BALANCE**			$	

This should agree with your check register balance.

ACTIVITY #14: CASH OR CHARGE?

HANDOUT: CASH OR CHARGE?

Many single parent families have low or poverty level incomes. Those previously married may be accustomed to much higher incomes. They may also have credit cards. It may be tempting for parents to use credit to try to make up for their lack of income--to try to continue to live the way they did when they were married. Parents must learn to use credit carefully so that they do not overextend their use of credit. If a family is having difficulty paying for necessities, credit should not be used at all.

The worksheet **CASH OR CHARGE?** can be completed individually by parents and then discussed in class, or you can read each situation aloud and ask parents for responses. Parents will have differing opinions about when credit should be used. There are no right or wrong answers. A leader's guide is provided.

CASH OR CHARGE?

1. Your child breaks her/his glasses and cannot get along without them.

   This would probably be a good time to use credit if the money could be paid back within the next few months. If not the parent should look for emergency funds through the child's school or social service agencies.

2. You get an offer in the mail to subscribe to a magazine that you've always wanted at half price. This means you must make payments of $4.97 a month for 4 months.

   If payments will not interfere with meeting your other expenses, using credit may be fine. Alternatives would be to get the magazine from the library or borrow it from a friend.

3. You live near your job and have been able to get along without a car. You get a job offer that means an increase in pay of $200 a month, but you would need a car to go to work.

   The $200 a month raise in pay could cover payments for a used car, maintenance and insurance. You should find out the cost of insurance premiums before buying the car and have a mechanic inspect the car to see what maintenance may be needed. The key is to make sure the expense of operating the car will not cost more than the pay increase.

4. You would like to buy your child a bicycle for the summer.

   It would be better to save for the bicycle before buying it, or buy a used bicycle.

5. Your TV stops working and you want to buy a new one.

   It would be better to save the money before buying a TV. Being without a TV might be good for the family. Other possibilities are to borrow a TV or buy a used one.

6. You have been unemployed for several months and have begun to look for work. You notice that the workers in the jobs you want wear suits. You do not have one and feel that you should get one for job interviews.

   Alternatives to using credit to buy a new suit would be to borrow one or buy one at a used clothing store.

7. Your children have outgrown most of their clothes and need

back-to-school clothes. The clothes you want to buy cost around $200. You do not have the money.

Alternatives would be to buy clothes at rummage sales. Check with friends with older children to see if they will sell or give you their children's outgrown clothing. Plan ahead for next year and save money each month to use for back to school clothes. Buy one or two items each pay period rather than buying the clothes all at once.

CASH OR CHARGE?

Credit makes it possible for people to buy items for which they cannot pay cash. Credit can be a lifesaver when you have emergency medical expenses or unexpected car repairs. However, interest is charged for using credit which adds to the price of what you are paying for. It can be very difficult to pay back the money borrowed plus interest.

Paying cash means you get the most for your money because you don't have to pay interest. It is not a good idea to use credit for things you want but don't really need. Saving money to buy the things you want means you don't have to pay interest or make payments later when you may not be able to afford them.

Imagine that the following things happened to you and the only way that you can afford them is to use credit. Decide whether or not you would use credit.

1. Your child breaks her/his glasses and cannot get along without them.
   Credit? ____Yes ____No

2. You get an offer in the mail to subscribe to a magazine that you've always wanted at half price. This means you must make payments of $4.97 a month for four months.
   Credit? ____Yes ____No

3. You live near your job and have been able to get along without a car. You get a job offer that means an increase in pay of $200 a month, but you would need a car to go to work.
   Credit? ____Yes ____No

4. You would like to buy your child a new bicycle for the summer. You do not have the money.
   Credit? ____Yes ____No

5. Your TV stops working and you want to buy a new one.
   Credit? ____Yes ____No

6. You have been unemployed for several months and have begun to look for work. You notice that the workers in the jobs you want wear suits. You do not have one and feel that you should get one for job interviews.
   Credit? ____Yes ____No

7. Your children have outgrown most of their clothes and need back-to-school clothes. The clothes you want to buy cost around $200. You do not have the money.
   Credit? ____Yes ____No

ACTIVITY #15: CREDIT CARDS: PROS AND CONS

This activity can be done in class with parents brainstorming advantages and disadvantages of using credit cards. List the advantages and disadvantages on the chalkboard, overhead or newsprint.

CREDIT CARDS: PROS AND CONS

ADVANTAGES:

You don't have to carry large amounts of cash.

You can buy things when they are on sale even if you don't have the money.

You can buy things when you need them instead of waiting until you can afford them.

You have a record of your expenses when you get your monthly statement.

Your credit card shows merchants that you are a good credit risk.

If you charge an item and something is wrong with it, you can refuse to pay your bill until the problem is corrected.

You can spread your payments out over a longer period of time rather than paying a large amount of money all at once.

You may have thirty days to pay your bill before interest is charged. If so, you can keep your money in the bank during this time and collect interest. Check the conditions with the credit card company.

DISADVANTAGES:

A credit card can tempt you into buying things you can't afford.

You may think you will be able to make the payments later, but an emergency may come up so that you will not be able to make payments.

You have to pay interest on everything you don't pay for within 30 days. Sometimes interest starts immediately after an item is charged. This increases the cost of everything you buy with your credit card.

Making payments on items you have charged means you will have less money to spend while you are making the payments.

Credit cards encourage impulse buying. Because buying is so easy people don't take the time to comparison shop or think through their decision.

If credit is used for entertainment or meals out, you end up paying for something you are no longer able to enjoy.

ACTIVITY #16: CREDIT APPLICATION

HANDOUTS: QUESTIONS ABOUT CREDIT APPLICATION (2 pages)

APPLICATION FOR CREDIT

If parents are interested in applying for credit now or in the future it is important that they know how to fill out a credit application. It is also important for them to know the types of information requested on an application and why it is required. Knowing what is needed for a good credit rating may help them to manage their money responsibly so that they can begin to develop a good credit rating.

The items on **QUESTIONS ABOUT CREDIT APPLICATION** are in the same order as they appear on the credit application. You can go over the credit application and questions in class. A leader's guide is provided. Parents may practice filling out the credit application.

LEADER'S GUIDE

QUESTIONS ABOUT CREDIT APPLICATION

1. The number of dependents you have effects your ability to pay back the loan. A single person with no dependents with a salary of $12,000 per year can afford credit more easily than a person who makes the same amount and has three dependents.
2. If you have been making house payments for some time, you have some collateral. You may be able to borrow against this if you cannot repay the loan. People who own a home are less likely to move to avoid paying back the loan.
3. The lender wants to know where you'll be so that all the loan payments can be collected. People who move often are sometimes hard to trace.
4. The lender wants to know if you have collateral that can be used to pay back the loan if you have financial difficulty.
5. The lender wants to know if you can afford to make the loan payments. If your mortgage payment is too high, you may not be able to make the loan payments.
6. Your salary helps determine your ability to pay back the loan.
7. The lender wants to know that you are a steady worker and are likely to continue earning your present salary.

8. Some people feel that alimony and child support payments are personal and do not want to include this information on their credit application. However, if these payments are regular, they may show that your income is high enough to get credit approval.

9. The lender wants know the balance in these accounts and find out if you have handled them responsibly.

10. A car can be used as collateral. Your monthly car payments affects your ability to make loan payments.

11. The amounts you owe affect your ability to repay another loan.

12. Alimony and child support payments decrease the money you have available to repay a loan.

13. Bankruptcy shows that you have not been a good credit risk in the past (although sometimes people go through bankruptcy as a result of catastrophic medical bills or other emergencies over which they have no control).

14. A co-signer has agreed to accept responsibility for another person's debt if they fail to repay it. This could affect the co-signer's ability to repay the loan.

CREDIT APPLICATION

PLEASE PRINT

THIS APPLICATION IS FOR ☐ SEPARATE ACCOUNT ☑ JOINT ACCOUNT WITH SPOUSE ☐ SECURED CREDIT

DO NOT ANSWER IF APPLICATION FOR UNSECURED CREDIT ☐ MARRIED ☐ UNMARRIED ☐ SEPARATED

DATE | AMOUNT REQUESTED | NO. OF MONTHS | PURPOSE

FULL NAME OF APPLICANT (PRINT) | LIST ANY OTHER NAME(S) YOU OBTAINED CREDIT UNDER | BIRTHDATE | SOC. SECURITY NO. | DRIVER'S LICENSE NO.

PRESENT HOME ADDRESS | CITY | ZIP CODE | TELEPHONE | NO. OF DEPENDENTS (OTHER THAN SELF)

☐ OWN HOME ☐ RENT ☐ LIVE WITH RELATIVE | YEARS THERE | NAME OF LANDLORD | ADDRESS | TELEPHONE

NAME OF RELATIVE | NAME OF MORTGAGE HOLDER | ACCT. NO. | ADDRESS | TELEPHONE

LOCATION OF REAL ESTATE OWNED | NAME OF TITLEHOLDER | CURRENT VALUE $ | MORTGAGE BALANCE $ | MONTHLY PAYMENT $

PREVIOUS ADDRESS (1) | CITY | ZIP CODE | TELEPHONE

PREVIOUS ADDRESS (2) | CITY | ZIP CODE | TELEPHONE

NEAREST RELATIVE (NOT LIVING WITH YOU) | ADDRESS | CITY & STATE | TELEPHONE

PRESENT EMPLOYER'S NAME | EMPLOYER'S ADDRESS | SALARY $ ☐ MONTH ☐ WEEK | TELEPHONE | HOW LONG EMPLOYED

POSITION HELD | BADGE NO. | IMMEDIATE SUPERVISOR | UNION NAME AND LOCAL NUMBER

PREVIOUS EMPLOYER (1) | ADDRESS | CITY & STATE | HOW LONG EMPLOYED

PREVIOUS EMPLOYER (2) | ADDRESS | CITY & STATE | HOW LONG EMPLOYED

OTHER INCOME (Describe source and monthly amount)

APPLICANT NEED NOT REVEAL INCOME FROM ALIMONY OR CHILD SUPPORT

SOURCE | MONTHLY AMOUNT $ | SOURCE | MONTHLY AMOUNT $

PERSONAL REFERENCES NAMES	ADDRESSES	RELATIONSHIP (IF ANY)	TELEPHONE

SAVINGS ACCOUNT AT | ACCOUNT NO. | CHECKING ACCOUNT AT | ACCOUNT NO.

YEAR, MAKE AND MODEL OF AUTO OWNED | WHERE FINANCED | AMOUNT OWING $

THE FOLLOWING IS A LIST OF ALL OF APPLICANT'S DEBTS

NAME OF CREDITOR	ADDRESS	IN WHAT NAME OR NAMES IS ACCOUNT CARRIED	ACCOUNT NO.	DATE OPENED	UNPAID BALANCE	MONTHLY PAYMENT
					$	$
					$	$
					$	$
					$	$
					$	$

ARE YOU OBLIGATED TO MAKE ALIMONY OR CHILD SUPPORT PAYMENTS?	☐ YES	☐ NO	MONTHLY AMOUNT $
HAVE YOU EVER GONE THROUGH BANKRUPTCY OR CHAPTER XIII?	☐ YES	☐ NO	IF YES, WHEN?
DO YOU NOW HAVE ANY UNSATISFIED JUDGMENTS AGAINST YOU?	☐ YES	☐ NO	IF YES, EXPLAIN ON OTHER SIDE.
ARE YOU A CO-SIGNER, ENDORSER OR GUARANTOR FOR OTHERS?	☐ YES	☐ NO	IF YES, EXPLAIN ON OTHER SIDE.

COMPLETE FOR JOINT APPLICATION WITH SPOUSE OR IF SPOUSE HAS AN INTEREST IN THE COLLATERAL SECURITY FOR THE ACCOUNT. SPOUSE MUST SIGN JOINT APPLICATION.

FULL NAME OF SPOUSE | LIST ANY OTHER NAME(S) YOU OBTAINED CREDIT UNDER | SPOUSE'S HOME ADDRESS | HOME TELEPHONE NUMBER

SOCIAL SECURITY NUMBER | OCCUPATION | IMMEDIATE SUPERVISOR | NUMBER OF DEPENDENTS (OTHER THAN SELF)

PRESENT EMPLOYER'S NAME | EMPLOYER'S ADDRESS | SALARY $ ☐ MONTH ☐ WEEK | TELEPHONE | HOW LONG EMPLOYED

OTHER INCOME (Describe source and monthly amount)

APPLICANT NEED NOT REVEAL INCOME FROM ALIMONY OR CHILD SUPPORT

SOURCE | MONTHLY AMOUNT $ | SOURCE | MONTHLY AMOUNT $

NEAREST RELATIVE (NOT LIVING WITH YOU) | RELATIONSHIP | ADDRESS | CITY & STATE | TELEPHONE

NOTICE. 18 United States Code 1014, prescribes criminal penalties for false statements in loan applications to Federally insured banks. I/We hereby certify that the foregoing statements are true and complete and are made for the purpose of determining my/our eligibility for credit. I/We agree that this statement shall remain your property, whether or not the application is accepted. You are authorized to make all inquiries you deem necessary to verify the accuracy of the statements made herein, and to determine my/our creditworthiness, including, but not limited to, procuring consumer reports from consumer reporting agencies and credit information from other financial institutions and extenders of credit, references, present and former employers, merchants, landlords and creditors. Each applicant acknowledges receipt of written equal credit opportunity act notice on the date hereof.

SIGNATURE OF APPLICANT____________________ DATE________

SIGNATURE OF SPOUSE____________________ DATE________

QUESTIONS ABOUT CREDIT APPLICATION

When you apply for credit you will have to fill out a credit application. Different lenders will ask different questions but their main concern is that you will be able to repay the loan.

Fill out the **APPLICATION FOR CREDIT** as if you are applying for a loan for something you need or want. Answer the following questions about the credit application:

1. Why does the lender want to know how many dependents you have?

2. Why does the lender want to know if you rent or own your home?

3. Why does the lender want to know how long you have lived at your present address?

4. Why does the lender want to know the value of your home?

5. Why does the lender want to know what your monthly mortgage payments are?

6. Why does the lender want to know your salary?

7. Why does the lender want to know how long you have been employed at your present job?

8. If you receive alimony or child support would you want to include it on a loan application?

9. Why does the lender want to know your savings and checking account numbers?

10. Why does the lender want to know the type of car you have and how much you owe?

11. Why does the lender want to know the amounts you owe all of your creditors and your monthly payments?

12. Why does the lender want to know if you are making alimony or child support payments?

13. Why does the lender want to know if you have ever gone through bankruptcy?

14. Why does the lender want to know if you are a co-signer for someone else?

15. Look over the information on this form. Do you think you could pay back this loan?

IMPORTANT

Never sign a credit contract unless you fully understand the terms of the agreement (terms may be on the back of the application). The terms may be written in language that is difficult to understand, in which case you should take the contract with you and ask someone who knows. It is your responsibility to understand what you are signing.

ACTIVITY #17: CREDIT INFORMATION

TOPICS OF HANDOUTS:

- CREDIT TERMS
- SHOPPING FOR CREDIT
- TYPES OF CREDIT
- QUESTIONS TO ASK WHEN SHOPPING FOR A LOAN
- COMPARING CREDIT COSTS
- METHODS OF FIGURING CREDIT CARD INTEREST
- CREDIT CARD SAFETY
- HOW TO GET AND KEEP A GOOD CREDIT RATING
- WHAT TO DO IF YOU BECOME OVEREXTENDED
- WHAT CAN HAPPEN IF YOU DON'T PAY YOUR BILLS ON TIME
- CREDIT LAWS

The following handouts give information about credit. They may be used as home reading assignments or for class discussion. Choose the handouts that are appropriate for your group.

CREDIT TERMS

Annual Percentage Rate or APR: The percentage of interest charged on a loan or credit card per year.

Credit: The ability to get goods, services, and money now on the promise to pay in the future.

Credit bureau: A company that collects information about how people pay their bills and manage money. This information is used by creditors to decide if someone is a good credit risk.

Credit line or credit limit: The most money a person is allowed to charge to a credit card in any given month.

Credit rating: A decision by an individual credit grantor about a person's financial ability to pay for credit. One credit grantor may give you a poor credit rating while another credit grantor may give you a good credit rating.

Credit reference: Someone who can vouch for a person's ability to pay for credit and to repay debts.

Creditor: A person or institution that lends money or gives credit.

Collateral: Property used as a pledge that a loan will be repaid. If the loan is not repaid, the creditor can sell the property and use the money to pay off the loan.

Co-sign: Promise given by someone to repay a loan if the borrower defaults.

Default: Failing to make payments on a loan.

Finance charge: The total cost of credit, including the amount of interest and other charges above the amount of money being borrowed.

Interest: Money charged for the use of goods or services before they are paid for, or for being able to borrow money and pay it back over a period of time.

Overextending: Buying more goods or services on credit than a person is able to pay back.

SHOPPING FOR CREDIT

Places to get credit and facts about them:

Banks:
- Interest rates vary
- Interest rates depend on type and length of the loan
- Do not often take the risk of lending to people who have low incomes or who are having financial problems
- Do not loan small amounts of money

Life insurance companies:

- Only those who have a whole life policy with the company can get a loan
- Low interest
- You can borrow only what your policy is worth
- If you do not repay, you lose your insurance

Credit unions: Private associations owned by people who belong to the credit union. May be available through your job.

- Must be a member to borrow
- Interest is usually lower than at banks

Loan companies or finance companies:

- Will loan to people with low incomes
- Will loan small amounts of money
- Usually charge the highest interest rates.

BEWARE--if the only place you can get a loan is a finance company, you probably cannot afford the interest.

TWO TYPES OF CREDIT

Revolving credit: With revolving credit you can buy items up to a certain limit and pay for them later with interest. You have the choice of paying the whole bill when you get it or making several monthly payments. You must pay a certain portion of your bill each month.

Credit cards are issued by individual department stores, companies that have many stores, banks and credit card companies. Some cards can be used in only the store that issued them while others can be used in many different stores and businesses. Some credit card companies charge a yearly fee in addition to the interest on your charges.

Installment credit: Getting a loan for a certain amount to get cash or to buy a certain item (usually a larger item such as a car, appliance or piece of furniture). You must pay back the money plus interest in equal monthly payments.

QUESTIONS TO ASK WHEN SHOPPING FOR A LOAN

1. What is the annual (yearly) interest in percent?
2. What is the total cost of credit in dollars?
3. How long do you have to pay off the loan?
4. What are the number, amounts, and due dates of payments?
5. What is the cost if you put off a payment or take longer than you agreed to pay back the loan?
6. What is the cost of late charges if your payment is overdue?
7. Are there penalties for paying off the loan early?
8. Do you need collateral for the loan? If so, what kind?
9. Will you have to carry any insurance for the loan? If so, what is the cost?
10. Do you have to have the loan co-signed?
11. Are there any other charges you may have to pay?

COMPARING CREDIT COSTS

The cost of credit depends on the interest rate, the amount of the loan and the length of time you take to pay back the loan. The interest is figured by computer. Look at the following chart and compare the cost of credit for different interest rates and different time periods for a $3,000 used car loan.

	Plan A	Plan B	Plan C
Annual Percentage Rate	9%	9%	10%
Length of loan	2 years	3 years	3 years
Monthly payment	$142	$98	$100
Cost of loan	$410	$555	$619

METHODS OF FIGURING CREDIT CARD INTEREST

Adjusted balance method: Interest charges are added after subtracting payments that have been made during the billing period.

Previous balance method: Interest charges are figured on the balance that appeared on your last, or previous, bill (before you made your last payment).

Average daily balance: The amounts you owe on each day of the billing period are added together and then divided by the number of days in the billing period to get your average for the period. Your interest is figured on this average. This method is used most often.

	Adjusted Balance	**Previous Balance**	**Average Daily Balance**
Monthly Interest rate	1 1/2%	1 1/2%	1 1/2%
Previous balance	$100	$100	$100
Payments	$20	$20	$20
Interested charge	$1.20	$1.50	$1.35
	(.015 X 80)	(.015 X 100)	(.015 X 90)

If you have a hard time understanding interest, remember:

1. The previous balance method will cost the most and the adjusted balance method will cost the least. The average daily balance method is used most often.
2. The longer you take to pay for something, the more interest you will pay.
3. The smaller your payments, the longer it will take for you to repay the loan.
4. Pay as much as you can afford each month on your credit card. The sooner you pay off a debt, the less it will cost you.

CREDIT CARD SAFETY

1. Keep a record of your credit card account numbers and the telephone numbers to call if your cards are lost or stolen.

2. If you lose your credit card report it immediately to the credit card company. If someone finds your card and uses it, you will have to pay for all the charges up to $50.

3. When you buy something with your credit card make sure that the items and costs are listed correctly on the receipt.

4. Keep track of your receipts (and carbons if they are used). If someone gets your account number, charges can be made over the phone.

5. Keep your receipts at home to compare with your monthly bill. Tell the credit card company if charges are on the bill that you did not make.

6. Sign your credit card as soon as you receive it and destroy any cards that have expired.

HOW TO GET AND KEEP A GOOD CREDIT RATING

1. Be a good worker and try not to change jobs often. This shows that you can keep a job and will be able to pay back a loan.

2. Try not to move often. If you move often the creditor may think you can't pay your rent or that you may move to avoid paying back your debt.

3. Add money regularly to a savings account. If you can save money regularly it shows the creditor that you can probably make credit payments.

4. Be responsible in managing your checking account. Don't write checks for more than you have in the account.

5. Get a credit card from a local store. Charge small amounts and pay them back on time. This will give you a good credit reference.

6. Pay your bills on time.

WHAT TO DO IF YOU BECOME OVEREXTENDED

You may become overextended if you charge too much or an emergency comes up so that you cannot make your credit payments. There are several things you can do if this happens.

1. Go to your creditors and tell them why you can't pay your bills. They may let you make smaller payments as long as they know that you want to repay the money owed. Do not skip payments without telling your creditors.
2. Stop using your credit cards until you have paid back all the money you owe. Cut them in half if you feel you may be tempted to use them.
3. Talk to a credit counselor. The counselor can help you set up a plan for repaying your debts. Sometimes a plan can be set up whereby you make one monthly payment to the credit counseling service which then pays your creditors. The payment is usually smaller than if you paid each creditor yourself but it will take you longer to repay the loans.
4. Cut back on your spending as much as possible.
5. Refinance a loan (make arrangements to take a longer time to pay back a loan so that the monthly payments are smaller).
6. Consolidate your debts--take out a loan from a bank to pay off all of your creditors. You end up making only one payment over a longer period of time. Interest charges are more but it may help you get out of credit trouble.

WHAT CAN HAPPEN IF YOU DON'T PAY YOUR BILLS ON TIME

1. Services such as electricity, gas, telephone and water can be cut off if you do not pay these bills on time.
2. If you do not pay your rent on time you can be evicted.
3. If you are making installment payments on items such as cars or appliances and do not make the payments, they can be repossessed (taken back) by the lenders.
4. If you do not make payments as you agreed, the bills may be turned over to a collection agency. The agency may try to pressure you into paying your debts through letters, phone calls or visits to your home.
5. You can be taken to court if you don't pay your bills.

6. The creditor can garnishee up to 25 percent of your paycheck to collect money owed. This means that money can be deducted from your paycheck and sent directly to your creditor.

7. If any of the things mentioned above happen to you, the information is put in your credit file and you may no longer be able to get credit.

CREDIT LAWS

Equal Credit Opportunity Act--this act protects you from discrimination in getting credit on the basis of sex, marital status, race, color, religion, age, or national origin. You cannot be denied credit or charged higher interest because you are a woman, divorced, a never-married parent, on public aid or for any other reason. The only factor to be considered in granting credit is your ability to pay. If you have never held a job or had credit in your own name, you may be denied credit. If you have proven you can pay and are unfairly denied credit, write to:

Federal Trade Commission
26 Federal Plaza
New York, NY 10013

Truth in Lending Law--demands that you be told the cost of borrowing money. Whether you take out a loan or use credit cards you must be told:

1. the yearly interest rate in percent (Annual Percentage Rate, or APR).

2. the finance charge (the total cost of credit).

Fair Credit Reporting Act--demands that if you are denied credit, you must be told the reason. The lending institution that turned you down must give you the name and address of the credit bureau that made the report. The credit bureau must tell you the information about you in its file and where it came from. If the information is wrong, the credit bureau must send a notice of correction free of charge.

Fair Debt Collection Act--insures that you are treated fairly by debt collectors. They may not threaten you or talk to your friends or relatives about your debt. They may not do abusive things such as call you in the middle of the night.

ACTIVITY #18: WHAT IF I NEED WELFARE?

HANDOUT: WHAT IT I NEED WELFARE? (2 pages)

Single parenthood leaves many families economically drained. Parents who have always made it on their own may be in serious need of money to meet life's basic needs but are too proud to apply for welfare. If parents in your class are in need of financial aid, the handout **WHAT IF I NEED WELFARE?** can be used as a basis for a discussion. Parents may be able to give each other information and support concerning welfare.

WHAT IF I NEED WELFARE?

As a single parent you know that it is not easy to support your family. You may do your best to get along on your income or to increase your income but sometimes this is not enough. You may need to apply for welfare benefits. Some people feel ashamed of applying for welfare. They feel that accepting welfare means they have failed and they do not want to accept handouts. If you feel this way, read on.

Reasons why it is okay to accept welfare:

1. You may need to go on welfare to buy food, clothing, shelter and medical care so that your family stays healthy.
2. You or your former spouse have paid into the welfare system for years through taxes, so if you need welfare you deserve it.
3. When you begin working again or get a job that supports your family, you will be paying the welfare system back.

What welfare benefits are available?

Welfare benefits vary from state to state and are constantly changing. Your local welfare office can tell you for what benefits you may be eligible. Possible benefits include:

Medicaid
Food Stamps
Work and training Program
Rent subsidy
Educational benefits
Aid to Families with Dependent Children

What to bring to the welfare office:

Birth certificates of your children
Proof of residence (where you live)
Personal identification (e.g., social security card or driver's license)
Your last three paycheck stubs if you are working
Title to any car that you own and the amount of money you still owe
Checking or savings account books

If your spouse has recently died, bring:
Death certificate
Proof of any Social Security benefits for which you are eligible

If you are separated or divorced, bring:

Divorce decree or separation statement

How to be successful in using the welfare system:

Look at welfare as temporary
Fight against the depression that can result from a limited budget and feeling out of control
Take advantage of welfare training programs
Work towards future goals
Plan for some time away from your children
Try to improve your self-image
Keep in contact with people who can help you get a job and off of welfare

When you apply for welfare be prepared for:

Welfare workers who seem rude and uncaring
Confusion about eligibility and related benefits
Delays in receiving benefits
Lack of privacy
Minimal subsidy allotments

Tips on applying for welfare:

Talk to someone who has been on welfare before applying to get information about the system in your community

Pick a day to go to the welfare office when you are feeling calm and decisive

Expect to spend several hours at the welfare office

Apply for welfare before your situation becomes too critical because there is usually a waiting period of two weeks to two months.

Be polite and cooperative

Few people enjoy being on welfare, but welfare may help you keep your family together during a time of crisis. If you must use welfare, use it as a stepping stone to a better life.

CONSUMER SURVIVAL TIPS

1. Read all contracts and agreements before signing them. If you do not understand a contract take it with you and ask a friend what it means, or contact a consumer help group.

2. Get all promises and terms written into the contract. Make sure all blanks on the contract are completed (or crossed out) before you sign, and always get a copy of everything you sign, when you sign.

3. Guarantees should be in writing, name the company backing the guarantee, describe what the guarantee includes and should state the time period of the guarantee.

4. Find out what a store's return policy is before buying anything. Keep receipts and sales slips in case you need to return something.

5. Beware of bait and switch operations. This means that a store advertises an item on sale for a low price and then tries to sell you a "better quality" item for just a few dollars more. They may be sold out of the sale item or they may try to tell you that the sale item is not very good and that you should buy the more expensive item.

6. If a "going out of business" sale is advertised, find out if the store is really going out of business. If the advertising is not honest, the customer may not get honest answers to questions, either.

7. If you take your car in for a tune-up and are told that several things need repair, get second and third opinions and estimates from other mechanics before having the work done.

8. Beware of door to door salespersons. They may try to sell you things that look great but you don't really need. They will often have an easy payment plan which will end up costing you a lot of money in interest. They are very good at talking people into buying things and you may be tempted to buy something just so they will go away. If you do decide to buy from a door to door salesperson, be sure to read the sales agreement carefully. You can change your mind and get your money back by writing to the company within three days after you make a deal.

10. Beware of people collecting money door to door for charity. If it is not a well-known agency, the person collecting may keep the money.

11. Beware of newspaper advertisements on how to earn money at home, including: addressing envelopes, stuffing envelopes, servicing vending machines and filling display racks in stores. Ask a lot of questions before taking one of these jobs. If the interviewer tries to push you into signing a contract by saying that this is a "once in a lifetime opportunity", walk away. Legitimate businesses will give you the time you need to decide what to do. If taking the job means that you must pay money before you start, don't do it. You will probably never hear from the company again.

12. Don't buy something because you feel sorry for the salesperson.

13. Don't waste your money on quack medical cures or diet aids and devices that make claims of quick and easy weight loss.

14. Referral selling is being asked for the names of friends who might also be interested in buying the item you have just purchased. You will be promised money for every sale that is made to the people whom you name. Referral selling is illegal in some states.

15. Beware of home improvement contractors who offer bargains on home improvements such as roofing, siding or a new driveway surface. If the contractor is from out of town it may be difficult to follow up on guarantees if you have a problem with the work. Check with your local Chamber of Commerce to see if it is a good company. Get estimates from local contractors if you would like to have the work done.

16. Beware of advertisements for home study courses that promise good paying jobs after completing the course. Check with your local employment office or your State Vocational Education Office to see if the course is a good one.

17. Beware of gift certificate letters which ask you to send money in order to claim your prize. Example: you get a check for $200 which can be used only to buy a set of pots and pans that cost $269. The pots and pans are probably worth less than $69 so you really haven't won anything.

18. Read carefully offers from clubs (such as record and book clubs) that offer something free just for signing up and the chance to order items each month. Find out what you have to do to get out of the club and how much you have to buy. These companies sometimes keep on sending items (and bills) after you have asked them to stop. You do not have to pay the bills. It is easier not to join the club if all you want are the free things.

19. When you order something by mail, think about the cost of freight, handling, insurance and the cost of returning the item if something is wrong with it. Pay only by check and keep a copy of the advertisement or offer so that you can contact the company if you have a problem. When you order something by mail, the company must mail it to you within thirty days or return your money.

20. If you get something in the mail that you didn't order (like a book, stationary, or return address labels) you don't have to pay for it or send it back.

21. **IF SOMETHING SEEMS TO BE JUST TOO GOOD TO BE TRUE, IT PROBABLY IS!**

ACTIVITY #20: **WHEN AND HOW TO COMPLAIN**

HANDOUTS: **WHEN TO COMPLAIN**

HOW TO COMPLAIN AND GET HELP

Since money is tight for single parents, every penny counts. To get the most for their money parents must speak out if they receive unsatisfactory or unusable goods and services. Problems will not be corrected unless those experiencing the problems insist that it happen.

Discuss with parents their rights as consumers to get what they pay for. Read over the handouts in class and have the parents practice complaining or returning merchandise through role play. They may use actual problems of their own or those described on the **WHEN TO COMPLAIN** handout. Parents should follow the steps on the handout **HOW TO COMPLAIN AND GET HELP**. The role plays can be practiced in pairs and then presented to the class, if parents are willing. The role problems and problem solving techniques presented in the role plays can then be discussed in class.

WHEN TO COMPLAIN

1. **You should complain when you buy something and you are not happy with it.** Examples:

   You buy a carton of milk and it is sour before the expiration date on the carton.

   You buy your child a toy and a part is missing.

   You buy yourself a sweater which stretches out of shape so badly that it can't be worn anymore after you wear it one time.

   You buy a watch that is guaranteed for one year. It stops working after one month.

   You order a hamburger and fries at a restaurant and they are cold when you get them.

2. **You should complain if you have trouble with something you order through the mail.** Examples:

   You order some shoes from a magazine advertisement and pay for them. After two months have passed you still have not received them.

   You join a record club and do not want anymore records. The club keeps on sending records after you have written and asked them to stop sending records.

3. **You should complain if service is not good.** Examples:

   You pay $145 to have the brakes fixed on your car. The day after the car has been fixed, you have the same problem as you did before they were fixed.

   You leave work early at 3 o' clock to let a repair person into your house to fix your refrigerator. At six o'clock the appliance store calls to say they won't be able to make it today and asks to come tomorrow at 3 o'clock.

HOW TO COMPLAIN AND GET HELP

1. Go back to the store and tell the person who waited on you what is wrong with the product or service. If the sales person cannot help you, ask for the manager.
2. Explain the problem clearly and simply.
3. Tell what you want done about the problem.
4. Find out when the problem will be corrected.
5. Get the name of the person you are talking to so that you will know who to contact if nothing is done.

Most business owners would like to know if you are not happy with their products or services so that they can correct problems. They would like to have your future business and do not want you to complain to others about your problem.

When you return something to the store or make a complaint, do not act mad, swear, or make threats. Be calm and follow the steps listed above.

Keep your receipts, price tags, instruction books and warranty cards in a box or drawer where you can find them if something goes wrong with the product.

If the business owner does not try to help solve the problem, write or call the consumer service department of the company that makes the product. If the problem is still not corrected, contact one of the agencies listed below. They can tell you what to do next.

U.S. Office of Consumer Affairs
621 Reporter's Building
Washington, D.C. 20201

Federal Trade Commission
6th Street and Pennsylvania Ave., N.W.
Washington, D.C. 20580

To get a free Consumer Information Index, write to:

Consumer Information Center
Pueblo, Colorado 81009

ACTIVITY #21: WHAT WOULD YOU DO?

HANDOUTS: WHAT WOULD YOU DO?

CONSUMER SURVIVAL TIPS

WHEN TO GET HELP

HOW TO GET HELP

WHAT WOULD YOU DO? contains three case studies of people with consumer problems. As a class or in small groups discuss each situation. Parents may want to refer to the handouts mentioned above to help solve the problems. Possible answers to the case studies appear below:

1. Chuck Smith should call or write to the shoe manufacturer and ask for a refund. If the manufacturer does not give him his money back, he should contact the local Better Business Bureau to see if they have received complaints about this store or manufacturer. He could also write to the Federal Trade Commission or the Office of Consumer Affairs to see what he should do next.

2. Phyllis should return the ball and ask for her money back. This is false advertising and should be reported to the Office of Consumer Affairs.

3. Lois should tell Charlie that she needs her car before three weeks and, since the first repair job was not right, he should fix it right away. If Charlie refuses, she should get in touch with the local Legal Aid Association. The Legal Aid Association helps those who cannot afford a lawyer. Often a phone call from the Legal Aid Association will motivate uncooperative businesses to cooperate.

WHAT WOULD YOU DO?

1. Chuck Smith bought his daughter Julie a new pair of tennis shoes at Happy Feet Shoe Store. After one week the soles of the shoes were separating from the tops. Since Julie was really excited about her new shoes she had worn them only indoors so they wouldn't get dirty. Chuck felt that the shoes were not well made and brought them back to the store with the sales slip and asked for a refund of $15.99. The manager told him that Julie must have dragged her feet to cause the shoes to fall apart and that he would not refund the money. What would you do if you were Chuck?

2. Phyllis Thompson helped her daughter Heather save cereal box tops to order an authentic professional soccer ball for $6.50. The ball normally sold for $20.00 according to the sales information on the box. At last the soccer ball arrived, but Heather was disappointed because the ball was plastic and she had seen the same ball sell for $.99 at a discount store. It was not the ball described on the cereal box. What would you do if you were Phyllis?

3. Lois Sneider had the fuel pump on her car replaced at Charlie's Auto Repair Shop. A week later she had the same problem as before the repairs were made. She asked Charlie to fix whatever was wrong, but he said he wouldn't have time for three weeks. Lois cannot drive the car until it gets fixed.

ACTIVITY #22: WRITING A LETTER OF COMPLAINT

HANDOUTS: **SAMPLE COMPLAINT LETTER**
COMPLAINT LETTER WORKSHEET

Writing a complaint letter can be an individual or a group activity. If done individually, the parent can think of a consumer problem and fill in the blanks on the **COMPLAINT LETTER WORKSHEET** while referring to the **SAMPLE COMPLAINT LETTER**. If the parent has a real problem to pursue, the letter can be rewritten or retyped and mailed.

As a group activity, the leader can write the letter on the chalkboard, newsprint or on a transparency. A parent may want to volunteer a consumer problem and then the whole class can help draft the letter. The letter may then be copied by the parent with the problem and mailed.

SAMPLE COMPLAINT LETTER

Your Address
Your City, State, Zip Code
Date

Appropriate Person
Company Name
Street Address
City, State, Zip Code

Dear Appropriate Person:

Last week I bought (or had repaired) a (name of product with serial or model number or service done). I bought this at (place, date and other important information).

I have not been happy with your product (or service) because (tell what was wrong with it).

To solve the problem, I would like you to (tell what you want them to do). Enclosed are copies (copies--NOT originals) of my records (receipts, guarantees, warranties, cancelled checks, contracts, model and serial numbers, and any other documents).

I am looking forward to hearing from you and having my problem solved. Contact me at the above address or by phone at (home and work numbers).

Sincerely,

Your name and signature

COMPLAINT LETTER

____
____
____

____
____
____

Dear ____________________:

Last week I bought a ____.

I bought this at ____.

I have not been happy with your product because __________________

____.

To solve this problem I would like you to _______________________

____.

Enclosed are copies of my records. ______________________________

____.

I am looking forward to hearing from you and having my problem solved. Contact me at the above address or by phone at __________.

Sincerely,

RESOURCES

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Oakland, T. (1984). Divorced fathers. New York: Human Sciences Press.

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Pamphlets available from:

Cooperative Extension Service
North Dakota State University
Fargo, ND 58105

Scannell, E. (August 1984). Family money manager. HE-222.

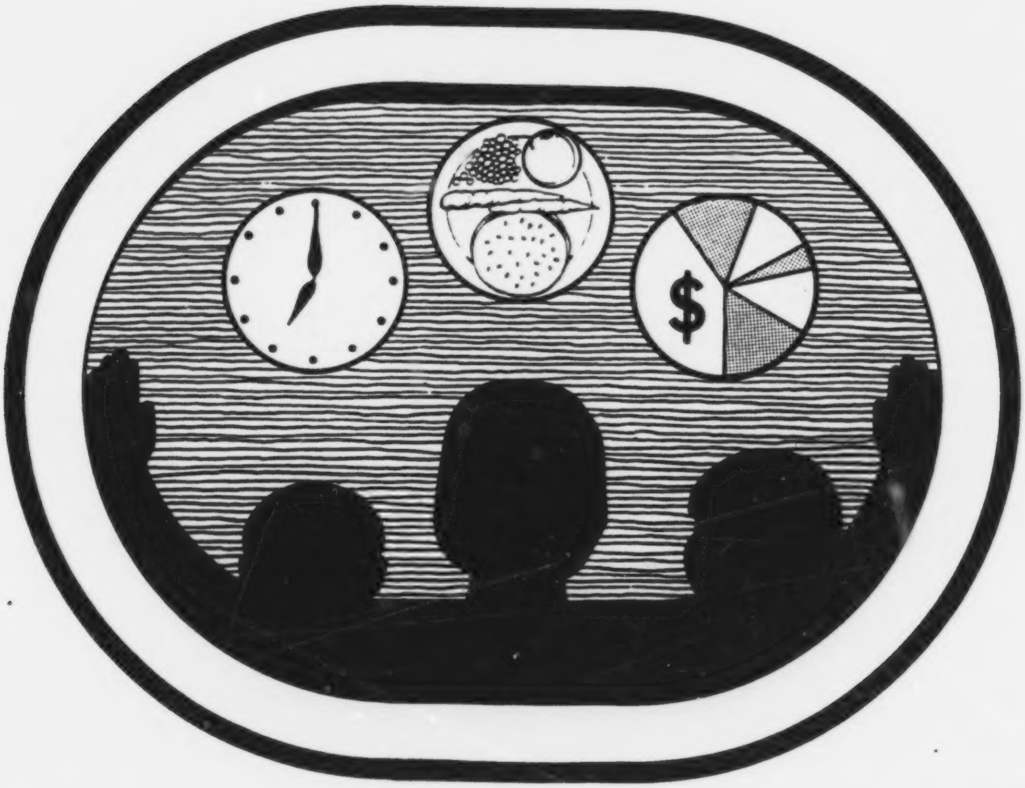
Scannell, E. (August 1983). What to do if you're faced with unemployment. HE-274.

Smith, G. (August 1979). Money in our children's hands. HE-247.

Pamphlets

Consumer survival manual. (1981). Consumer Fraud and Antitrust Division, Office of the Attorney General, State Capitol, Bismarck, ND 58505. Call 1-800-472-2600 for copies.

Unit 5
Food for Healthy Families



FOOD FOR HEALTHY FAMILIES

Introduction

Problem solving: 1,2,3,4

ACTIVITIES

1. Making mealtime happy
2. Children's eating habits
3. Children can help in the kitchen
4. Time saving tips for making meals
5. Meals at all hours
6. Stretching your food dollars
7. Storing and handling food safely
8. Keeping the pests out
9. Kitchen safety tips
10. Daily Food Guide
11. Are you eating right?
12. Dietary guidelines for Americans
13. Meals with appeal
14. Breakfast day starters
15. The breakfast menu
16. Lunch to go
17. The lunch menu
18. Dinners that delight
19. The dinner menu
20. Delicious, nutritious snacks
21. Do your menus meet your nutritional needs
22. Cooking helps

FOOD FOR HEALTHY FAMILIES

Food related activities such as planning meals, grocery shopping, preparing meals and cleaning the kitchen take more time and must be done more often than any other tasks in the home. Money spent on food may consume 25% or more of a family's income, second only to housing in the family budget. Since meal management takes a large portion of a family's time and money, it makes sense to focus on managing meals as efficiently as possible.

Learning meal management skills is especially important for single parents. The single parent who has experience in managing meals may feel a need to streamline tasks and to decrease food spending as a result of the demands of single parenting. The single parent who lacks experience and skills in managing food needs to learn these skills.

There are other important reasons for focusing on meal management:

1. Proper nutrition promotes good health, which means less money will be spent on medical bills. Healthy family members can function better at work, school and play.

2. Enjoyable meals served at regular times contribute to feelings of well-being and security for family members. A sense of family unity is felt by a family who eats meals together.

3. The hour preceding the evening meal can be the most stress filled hour of the day. Planning meals ahead of time can help reduce this stress and contribute to improved family relationships.

PROBLEM SOLVING 1,2,3,4

The four problem-solving steps which follow will take parents through the problem-solving plan described in the preface. This problem-solving plan provides parents with the opportunity to develop the very important skills which are necessary to make good decisions. In this unit problems will center around those related to parenting. Please use these steps before selecting the learning activities for this unit. It will help you to choose the activities which will benefit parents the most. The four steps are outlined on the next page.

Teaching problem solving skills is like an updated old Chinese proverb:

> Give people fish, and you feed them for a day. Teach people to fish, and you feed them for a lifetime.
>
> or
>
> Solve parents' problems, and you prepare them for the day. Teach parents problem-solving skills and you prepare them to solve problems for a lifetime.

PROBLEM SOLVING: 1,2,3,4

1. **ZEROING IN ON THE PROBLEM**

   Identify my problem

   Describe how I would like my problem solved

2. **WHAT SHOULD I DO?**

   List many solutions to my problem

   Identify and evaluate the advantages and disadvantages of each solution

   Choose a solution

3. **PLAN OF ACTION**

   Gather information and develop skills needed to carry out my solution by:

   -talking with others
   -making phone calls
   -reading about it
   -taking a class

   List the steps I must take to solve my problem and when I will do them

   Carry out the steps for solving my problem

4. **HOW DID IT WORK?**

   Ask myself:

   -Has my problem been solved?
   -What must I continue to do to keep my problem under control?
   -What else could I do to solve my problem?

PROBLEM SOLVING STEP #1: ZEROING IN ON THE PROBLEM

EACH PARENT WILL:

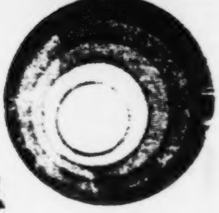
1. Select the topic most important to study from the list of topics.
2. Identify a personal or family problem related to the selected topic.
3. Describe a problem solution.

The worksheet **ZEROING IN ON THE PROBLEM** should be completed at the beginning of the unit. If the class is on-going, it may be completed at the end of the previous class session to start parents thinking about the new unit and to allow the leader to prepare the appropriate materials. This activity may be completed independently with each parent selecting a topic of interest and identifying a personal or family problem, or in small groups with parents working on a problem together.

The first item on the worksheet contains a list of topics in the unit. Each parent (or group of parents) should select the topic most important to learn more about. The unit contains one or more activities related to each topic. The topics and related activities are listed at the beginning of this unit.

Question 2 asks parents to identify problems related to the topics of interest. Parents may have difficulty identifying their real problems. The problem identified by a parent may be an indication of the real problem. For example a parent may report the following problem: "I have to spend an hour getting the children to bed at night. The children are slow to get ready for bed, ask for drinks of water, cry and fight." The parent may think the real problem is that the children are not cooperating. However, the real problem may be that the parent is so busy that little time is available to spend with the children during the day and they are lingering at bedtime to get the attention they need. The solution to this problem may be for the parent to find ways to spend more time with the children during the day so that they will not need extra attention at bedtime. Look over the responses of parents and help them decide if they have identified their real problems. Some key questions for helping to identify the real problem are: Why does this bother you? Why is this a problem? Why do you think this is happening?

The last task on the worksheet is for each parent to describe a problem solution. Parents may wish to change their responses after completing the learning activities. The worksheet, **WHAT SHOULD I DO?** should be completed next.



ZEROING IN ON THE PROBLEM

1. Place a check by the topic on the list below which is most important for you to learn about.

_____Making meal time happy
_____Children's eating habits
_____Children can help in the kitchen
_____Saving time in the kitchen
_____Stretching my food dollars
_____Handling and storing food safely
_____Kitchen safety
_____Planning nutritious meals

2. What problem do you have in this area that you would like to solve?

EXAMPLE: (Topic--Children can help in the kitchen). My children, ages 7 and 10 do not want to help with meals or to clean up. I'm tired and need their help.

MY PROBLEM:

3. How would you like this problem to be solved?

EXAMPLE: I would like to be able to depend on them to clean up the kitchen after dinner as well as other jobs.

MY SOLUTION:

PROBLEM SOLVING STEP #2: WHAT SHOULD I DO?

EACH PARENT WILL:

1. Brainstorm a list of problem solutions.
2. List advantages and disadvantages of each solution.
3. Select the solutions that are most likely to solve the problem and that are possible to carry out.
4. Select one or two solutions to try this week to solve the problem.

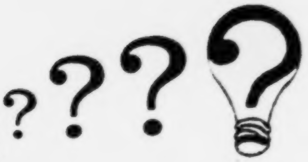
Go over the instructions and example for the **WHAT SHOULD I DO?** worksheet with parents. Ask parents to share the problems they have identified in **ZEROING IN ON THE PROBLEM** with the class so that they can form groups with parents who have similar problems. This worksheet should be completed in pairs or small groups in order to generate as many problem solutions as possible. Single parents often have a great need to discuss problems with other adults who understand their situations. Problem solving in small groups takes advantage of the pooling of ideas, experiences and skills of the group members. It will help parents reach better solutions more quickly than when they solve problems alone. It is best if this activity is completed in writing for future reference but, if reading and writing skills are low, the exercise may be done orally.

When groups have finished this activity ask them to report some of their problem solutions to the class. The class may be able to generate more solutions.

Go on to Step 3, **PLAN OF ACTION**

Example

WHAT SHOULD I DO?



1. State your problem.

2. List as many ideas as you can think of for solving your problem in the **BRIGHT IDEAS** column on the chart below.

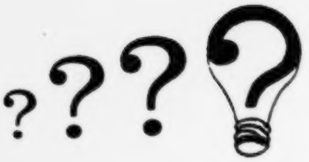
3. What would happen if you tried each idea? List the advantages and disadvantages of trying each idea.

4. Evaluate the advantages and disadvantages which you have listed for each idea. Circle the ideas you think are most likely to solve your problem that are possible for you to try. Place a check by one or two ideas that you would like to try this week.

MY PROBLEM: My children won't help with meals or clean up.

BRIGHT IDEAS	**ADVANTAGES**	**DISADVANTAGES**
Eat out	No work	Can't afford it.
Make a list of jobs and let the kids pick their jobs	They might be willing to do jobs if they could choose them	None
Show them how to do different jobs	They would do better work	None
Have a family meeting and explain that I have too much to do and need their help	They might be more willing if they realized I wasn't trying to be a nag.	Don't know how, never had one before
Let them help plan and cook meals	They might think this was fun.	More work at first
Praise them for helping	It would make them feel good	None
Make a chart of jobs for them to check off	This would be a reminder and a guide.	None

Bright ideas after learning activities:



WHAT SHOULD I DO?

1. State your problem.
2. List as many ideas as you can think of for solving your problem in the BRIGHT IDEAS column on the chart below.
3. What would happen if you tried each idea? List the advantages and disadvantages of trying each idea.
4. Evaluate the advantages and disadvantages which you have listed for each idea. Circle the ideas you think are most likely to solve your problem that are possible for you to try. Place a check by one or two ideas that you would like to try this week.

MY PROBLEM: ______________________________

____

BRIGHT IDEAS	ADVANTAGES	DISADVANTAGES

Bright ideas after learning activities:

PROBLEM SOLVING STEP #3, Part I: PLAN OF ACTION

EACH PARENT WILL:

> Select and complete activities that will improve knowledge and skills for solving the problem.

Look over all of the activities in this unit. Look at the topics parents have selected and find the activities that will help improve skills for solving their problems. A list of topics related activities appears below. You may choose activities other than the ones suggested for a particular topic if you feel that they would help the parent solve the problem. Discuss the activities you have selected with parents and allow them to help choose the activities.

Parents may continue to work in the same groups that they were in for Step 2 as they do the activities. After the activities have been completed ask parents if they have gained any new ideas for solving their problems. Ask them to add these to their **WHAT SHOULD I DO?** worksheets.

TOPICS	**ACTIVITY NUMBERS**
Making meal time happy	1
Children's eating habits	2
Children can help in the kitchen	3
Saving time in the kitchen	4 & 5
Stretching my food dollars	6
Handling and storing food safely	7 & 8
Kitchen safety	9
Planning nutritious meals	10-22

PROBLEM SOLVING STEP #3, Part II: PLAN OF ACTION

EACH PARENT WILL:

1. Make a **PLAN OF ACTION** by listing the steps and times for carrying out one or more of the solutions proposed on the **WHAT SHOULD I DO?** worksheet.
2. Follow the steps outlined on the **PLAN OF ACTION** worksheet at home for one week.

The chances of parents carrying out their proposed solutions will increase if they plan in detail and list the steps they will follow and when they will do them. Read over the instructions and example for the **PLAN OF ACTION** worksheet with parents.

Encourage parents to plan only what they feel they will be able to do. It is better to have a **PLAN OF ACTION** with only one planned activity that is actually completed, than a plan with many activities that are not completed. When parents complete a simple plan of action they will feel successful. It is difficult to make a lot of changes in one week.

Encourage parents to plan in detail. It may seem trivial to list making a phone call, but the task may be easily avoided or forgotten if it is not in writing.

Look over each parent's plan to make sure all the steps necessary to successfully carry out the solutions are listed. Parents should keep their plans posted in their homes to remind them of what they need to do.

The most important step of the problem solving plan is now at hand: carrying out the proposed solutions. You may want to have parents exchange telephone numbers and call one another in the middle of the week to see how their plans are working. This will remind parents to follow their plans and allow them to discuss any difficulties they may be having.

At the next session, the parents will evaluate their **PLANS OF ACTION** by filling out the worksheet **HOW DID IT WORK?** In some cases it may take more than a week to try solutions. If the class will not be meeting again pass out the worksheet now and ask parents to complete it at home after trying their solutions.

Example

PLAN OF ACTION

Copy the **BRIGHT IDEAS** you checked on your **WHAT SHOULD I DO?** worksheet in the space below. Think about the steps you must take to make each idea happen. Discuss your plan with a friend to make sure you have considered all the steps. Decide when you will do each step and write it on the calender below. Fill in the time that you plan to do it. Keep your **PLAN OF ACTION** someplace where you will see it often so that you will remember to do what needs to be done.

BRIGHT IDEA #1: Let kids choose jobs and make a chart

BRIGHT IDEA #2: Show them how to do the jobs

DAY	TIME	WHAT TO DO
SUNDAY	8:00 p.m.	Make a list of jobs I need help with
MONDAY	7:00 p.m.	Explain to kids why I need help Let kids choose jobs from my list that they are willing to do
TUESDAY	6:30 p.m.	Have kids make a chart of their jobs
WEDNESDAY	6:00 p.m.	Show kids how to do jobs
THURSDAY		
FRIDAY		
SATURDAY	8:00 p.m.	Praise kids for their good work

You are ready to try your plan! Follow it this week and see what happens. GOOD LUCK!

●●● PLAN OF ACTION

Look at the **BRIGHT IDEAS** you checked on your **WHAT SHOULD I DO?** worksheet and write them in the space below. Think about what you must do to make each idea happen. Talk it over with a friend. On the calender below, write each step beside the day that you plan to do it. Fill in the time that you plan to do it. Keep your **PLAN OF ACTION** someplace where you will see it often so that you will remember to do what needs to be done.

BRIGHT IDEA #1: ______________________________

____

BRIGHT IDEA #2: ______________________________

____

DAY	TIME	WHAT TO DO
SUNDAY		
MONDAY		
TUESDAY		
WEDNESDAY		
THURSDAY		
FRIDAY		
SATURDAY		

You are ready to try your plan! Follow it this week and see what happens. GOOD LUCK!

PROBLEM SOLVING STEP #4: HOW DID IT WORK?

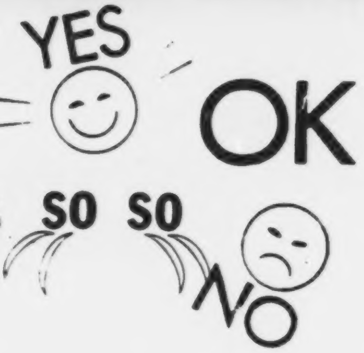
EACH PARENT WILL:

1. Evaluate the changes that took place.
2. List improvements and new ideas for the problem-solving plan.

The **HOW DID IT WORK?** worksheet is an opportunity for parents to evaluate their problem-solving plans after they have tried them for a week or longer. Have parents complete the worksheet and ask them to share the results of their problem solving plans with the class. This last step of evaluation is important because our first ideas for solutions do not always work and we often think of better ideas once we actually try to solve a problem.

Pass out the handout **PROBLEM SOLVING: 1,2,3,4**, and encourage parents to keep it someplace where they will see it often and use it to solve other problems. Note: When parents use the problem solving plan on their own they will have to decide what they need to do to gain the knowledge and skills needed to solve their problem.

Problem solving step #4



●●● HOW DID IT WORK?

1. Did you use your Plan of Action?

_____Yes
_____No
_____I did part of it

2. How did you feel about following your Plan of Action?

_____Happy as a clam
_____Excited
_____Stressed out
_____Other_____________
_____Bursting with pride
_____In control
_____Ho hum

3. How did your children feel about the changes you made this week?

_____They didn't notice
_____They wanted to help
_____All smiles!
_____Just plain mad
_____Other_____________

If your children were not happy with the changes you made, how can you get them to cooperate with your plan?

4. Did following your Plan of Action help solve your problem?
_____Yes _____No

What things do you plan to continue to do?

Which of your other ideas do you plan to use to solve your problem?

What new ideas do you have for solving your problem?

MAKING MEALTIME HAPPY

Families who enjoy meals together eat more nutritiously than families who eat on the run. Taking the time to sit down and eat as a family makes food more appealing than when it is eaten alone. For many families the evening meal is the only time of the day that the family spends together. Efforts should be made to make meal time a pleasant and enjoyable experience for all. Listed below are some suggestions:

1. Do not make mealtime a time to discuss problems, enforce family rules or assign tasks.

2. Watching television should not be a regular part of family meals.

3. Occasionally plan special meals such as:

   -Candlelight dinner with a tablecloth. Family members may dress up and practice good manners.

   -Have a picnic on the living room floor in the winter.

   -Use place mats, place cards or table decorations made by your children.

   -Have the children pick dandelions or clover in the summer and put them in a glass or vase for a centerpiece.

   -Select a seldom used plate or platter and use it as a special plate to honor a family member once a week for doing something well (e.g., cleaning a room, making a good meal, being especially kind and thoughtful). Each week a different family member may decide who gets the plate.

   -Plan meals from different countries. Have a family member read about the food customs in the country for the meal you are having and share the information with the family.

   -Surprise each other with an occasional breakfast in bed. Children enjoy breakfast in bed, too.

   -Play restaurant by having a family member be the server. Prepare a menu (include only the foods that you have prepared) and let the server take orders and serve the food.

CHILDREN'S EATING HABITS

Parents and children often fight about children's eating habits. While it is possible to change bad eating habits, it is easier to help children develop good eating habits from the start. Listed below are some suggestions for helping children to develop good eating habits.

1. Children's appetites increase and decrease just as adults do. Children are good judges of the amount of food they need, so don't force them to eat more than they want.

2. Children's taste buds are very keen, and spicy or strong flavored foods may be too powerful for them. Children may prefer to eat strong vegetables raw rather than cooked. Other foods may be rejected until they are older.

3. Children who are allowed to use their fingers to feed themselves at an early age will use silverware sooner than children who are not allowed to eat with their fingers.

4. Parents who are relaxed and matter of fact about mealtime encourage children to accept and enjoy food.

5. Make sure children are comfortable when they eat. You may need to provide booster seats. Use child-sized silverware if needed and glasses that are easy to hold.

6. Give children small servings of food and give second helpings if requested. Large servings may seem overwhelming to children. The serving sizes recommended on the Daily Food Guide (Activity #10) may be reduced by one half for small children.

7. Children often develop the same eating habits as their parents. They will like the foods you like and will copy your table manners.

8. Like adults, children will have food likes and dislikes. If children are fussy eaters, scolding and forcing them to eat disliked foods will not improve attitudes. Offer new foods when children are hungry and in good health and do not show disappointment if the food is not eaten. Compliment children for eating even one bite of a new or disliked food.

9. Children may not eat foods in the same order as adults. They may eat one food at a time or mix everything together. Do not get upset with children for doing this. Children should be permitted to decide the order in which they eat their food.

10. Do not bribe children to eat meat and vegetables by promising dessert. Dessert should be given no more importance than the other parts of the meal and should be nutritious (made from fruit, eggs or milk).

11. Outdoor play stimulates appetites and also excites children. Children should have one half hour of quiet time before meals so they will be calm enough to sit and eat.

12. Meals should be served at regular times. If children are especially hungry meals should be served earlier. Regularly planned snacks may be necessary for young children who are growing and active.

WHO'S IN CHARGE OF WHAT AND HOW MUCH CHILDREN EAT?

When parents try to tell children how much food they must eat, a fight is usually the result. Children tend to eat more when they are free to choose how much to eat. These "food fights" may ruin parent-child relationships for years and should be avoided.

The best child-feeding occurs when parents and children take appropriate responsibilities. Parents are responsible for what food will be served. The child is responsible for what and how much is eaten. Perhaps a child will choose to eat only one or two of the items offered. This should be his/her choice. If a child does not eat at a meal or snack time no food should be served until the next meal. Children who get hungry between meals will soon eat more at meal time.

Parents are responsible for:

-Controlling what food comes into the house
-Making and presenting meals
-Insisting that children show up for meals
-Making children behave at the table
-Keeping children "on task" with their eating
-Regulating timing of meals and snacks

Parents are NOT responsible for:

-How much a child eats
-Whether a child eats
-How a child's body turns out

You simply have to risk it.

Adapted from: Child of Mine--Feeding with Love and Good Sense, Ellyn Satter, R.D., Kampmann & Company, Inc., 1983.

ACTIVITY #3: CHILDREN CAN HELP IN THE KITCHEN

HANDOUTS: CHILDREN CAN HELP IN THE KITCHEN

Blank paper for making job roster

Single parents usually are responsible for a great number of household tasks because they are the only adults in the home. Meal preparation and clean up are the most time consuming of all household tasks. Children can be taught to perform many tasks in the kitchen. Listed below are some advantages to having children help in the kitchen:

1. Less work for the single parent
2. Children learn to keep things neat and clean (e.g., children who must clean fingerprints from the phone and light switches will learn to wash their hands so that their work is easier)
3. Children take pride in helping--it builds self esteem
4. Families become closer when everyone works together
5. Children learn skills that will be valuable later in life
6. Parents spend less time in the kitchen and have more time relax or to do other jobs

Have parents read **CHILDREN CAN HELP IN THE KITCHEN** and jot the names of their children beside tasks that they feel their children could do. Parents should not assign inappropriate amounts of work, unsafe tasks or jobs that are too difficult for their children. Parents can make job rosters to post in their kitchens which include the jobs, the person who will do each job and when the jobs should be done. Space can be left for checks or stars when jobs are completed.

Parents may wish to rotate jobs among children on a weekly basis or have a family meeting and let children choose jobs. It is important for the parent to have a good attitude and listen to children's concerns about taking on jobs. Children may not feel confident about doing a task and need training. Parents might reward children for their efforts by doing something with the children that they enjoy.

CHILDREN CAN HELP IN THE KITCHEN

Below is a list of kitchen jobs and the earliest ages at which the jobs can be done by children. This is just a guide; all children will not be able to do the jobs at the given ages and some may be able to do the jobs at younger ages. You can judge best what your child is able to do.

KITCHEN JOB	AGE
Fill dishwasher/wash pots and pans	8
Wash dishes	8
Empty dishwasher	6
Clean/polish dishwasher door	6
Clean sink	7
Empty garbage	6
Clean cutting board	8
Empty and wash cupboards and drawers	10
Clean range top	14
Clean range hood and fan	14
Clean microwave inside and out	10
Clean refrigerator outside	8
Clean refrigerator inside	12
Clean small appliances	10
Bake foods (supervised)	10
Prepare meals	14
Set table	5
Choose menus for week (after training)	14
Make grocery list	14
Grocery shopping	14
Wash canisters	12
Clean fingerprints on light switches	6
Clean telephone	8
Wash kitchen table and chairs	6
Wash/polish counter tops	8
Polish silver and copper	10
Sweep/damp mop floor	8
Wash floor	14
Shake scatter rugs	4
Replace dishcloth	4
Carry in groceries	8
Put away groceries	8

Adapted from Catch-up on the Kitchen, Pam Young and Peggy Jones, Warner Books, 1983.

TIME SAVING TIPS FOR MAKING MEALS

1. Plan meals in advance for at least one or two days so that you can move foods from freezer to refrigerator for thawing.

2. Prepare enough of a main dish for two meals and freeze half. Food for the freezer should be stored in an air tight container or wrapped well. Label and date the meal for use later.

3. Avoid planning too many foods for one meal that need a lot of preparation.

4. Write instructions to older children for starting dinner before you get home if they can do so safely.

5. Share cooking with another family. Take turns making meals for both families and then eat together or exchange meals in containers or plastic bags.

6. Before you begin to prepare a meal, read your recipe, take out all ingredients and utensils, and place them in the order that they will be used.

7. Measure dry ingredients before wet ones to save washing measuring cups and spoons between ingredients.

8. Start the longest cooking food on the menu first and then prepare the rest of the meal.

9. When grating cheese, grate more than you need and freeze the extra in amounts that can be used in other recipes. Onions, bread crumbs and nuts can also be chopped ahead of time and frozen.

10. Many vegetables such as carrots, broccoli, cauliflower and green pepper, can be served raw. This saves time and nutrients are not lost from cooking.

11. Clean up as you work when preparing food to avoid a messy work area and to save time cleaning up after the meal.

12. Wipe up spills and spatters as soon as they occur because fresh spills clean up easier than dried-on spills.

13. Wash or soak pans and bowls as soon as they are used to prevent food from drying on.

14. Let dishes dry by themselves in the dish drainer. This saves time and is more sanitary than using a towel.

MEALS AT ALL HOURS

Many families are not able to eat together at every meal because of conflicting work and school schedules. It is important to consider the nutritional needs of those eating at times other than mealtime when planning meals. The following suggestions will help in planning these meals.

1. Have raw vegetables cut up and ready to eat.
2. Make extra amounts of food (such as chili, spaghetti, casseroles and soup) and freeze individual servings, which can be heated up when needed.
3. Set aside food at the main meal for the person that will be eating later.
4. Make main dish salads (such as tuna macaroni salad) that contain most of the food groups and do not need to be heated.
5. Make a list of foods that can be made quickly and have the ingredients on hand (examples: grilled cheese sandwich, peanut butter sandwich, tuna sandwich, pancakes, eggs, soups).

ACTIVITY #6: **STRETCHING YOUR FOOD DOLLARS**

HANDOUTS: **STRETCHING YOUR FOOD DOLLARS** (2 pages)

SHOPPING FOR MEATS

GROCERY SHOPPING WORKSHEET (3 pages)

Money spent on food may count for 25% or more of a family's income. For low income families the percentage of income spent on food is even higher. Food spending is one area of the family budget that can usually be decreased if the family member in charge of meal management plans meals and shops for food wisely.

Read **STRETCHING YOUR FOOD DOLLARS** with parents and have them check the ideas that they would like to try.

Have parents complete the **GROCERY SHOPPING WORKSHEET**. They will need to refer to the handout **SHOPPING FOR MEATS**.

Answers to **GROCERY SHOPPING WORKSHEET**:

1. B
2. A
3. B
4. B
5. A
6. A
7. A
8 2-3
9. 4-5
10. C
11. A, C, E, F
12. B
13. B

STRETCHING YOUR FOOD DOLLARS

1. Planning meals, making grocery lists and shopping only once a week can save you 20% over unplanned shopping on your monthly food bill.

2. Plan your menus so that leftovers are used.

3. If you prepare a large roast or casserole and you are planning to serve it for more than one meal, put the extra food away so that your family does not eat it all at the first meal.

4. Prepare nutritious foods your family likes. Food not eaten is a wasted expense.

5. Homemade foods are usually much cheaper than commercially prepared foods. Canned soups, TV dinners and packaged cookies are more expensive than homemade. However, cake mixes and frozen orange juice are cheaper than homemade.

6. Use grocery advertisements to find the cheapest grocery prices.

7. Use coupons to buy products you would normally buy. Check to see if other brands are cheaper than the one for which you have a coupon. Bring only the coupons you plan to use to the store. Buying products with coupons that you don't need does not save money.

8. Be alert to specials in the grocery store. If you find an item on sale, you may want to change your meal plans to include that item and take advantage of the savings. Stock up for future meals if you can store them properly.

9. Check the prices per serving or per ounce of similar products to see which product is cheaper. This is called unit pricing and is often posted on the shelf under the product. Bigger is not always cheaper.

10. Limit purchases of perishable foods to amounts that can be used before spoilage occurs. Even at sale prices, food that spoils is not a bargain.

11. Try lower priced brands. You may like them as well as more expensive brands. Chain store and less advertised brands may be similar in quality to widely known products, yet cost less.

12. Buy a large sized item (such as cheese or meat) if it is cheaper per pound than a small sized item. Divide it into meal-sized portions, wrap and freeze.

13. Avoid shopping when you are hungry. People tend to buy more foods they don't really need when hungry.

14. If you work, pack your lunch at home. It's less expensive than eating out.

15. In the check out line, watch the checker weigh your food and ring it up. Salespeople make mistakes and you don't want to be shortchanged.

16. Check different forms of a food--fresh, canned, dehydrated, frozen--to see which is the best buy.

17. Avoid impulse shopping. Candy and magazines often are placed at the check out in hopes that you will purchase them.

18. Store foods properly to avoid waste from spoilage.

19. Buy nonfat dry milk. It is one third cheaper than fresh milk and can be used for cooking or for drinking.

20. Grated cheese costs more than equal amounts of the same cheese in wedges or sticks.

21. Specialty breads, such as French and Italian, cost up to three times more than enriched white bread with similar nutritional value.

22. A large loaf of bread does not always weigh more or contain more food value than a small loaf. Compare prices of equal weights of bread to find the better buy.

23. Day-old bread and baked goods are usually a great savings over fresh products.

24. Instant rice costs over twice as much as regular rice.

25. Cereals that claim to have 100% of a day's nutrients are usually more expensive and are not needed as part of a well balanced diet.

26. Cereals you cook yourself are almost always cheaper than boxed ready-to-serve cereals.

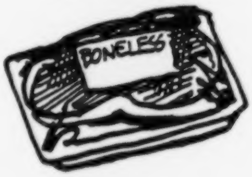
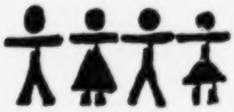
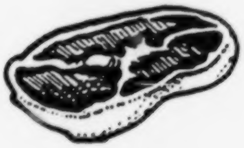
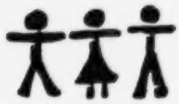
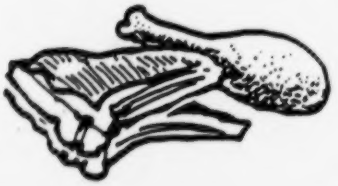
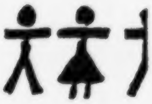
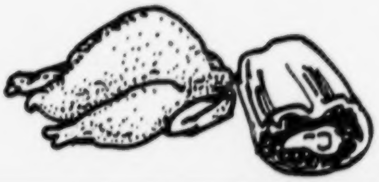
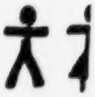
27. A high-priced meat with little or no waste may be more economical than a low-priced cut with a lot of bone, gristle or fat.

28. Substitute eggs, peanut butter or dried beans for meat at some meals. Use less meat by serving it in soups and casseroles.

Activity #6

$HOPPING FOR MEATS

•HOW MUCH TO BUY•

Heart, tongue, liver, ground meat, stew meat, flank steak, cubed steak, boneless ham, fish fillets, sausage, luncheon meat	If there is no bone or fat  	Serves 4 people with 1 pound 
Round steak, heel of round, roast, sirloin tip, pork steak	If there is little bone or fat 	Serves 3 people with 1 pound 
Pork shops, chuck roast, chicken or turkey parts (breast, leg, thigh), picnic hams, 7-bone roast, bone in fish	If there is more bone or fat 	Serves 2-3 people with 1 pound 
Short ribs, plate, whole chicken, brisket, shank, neck, spare ribs, whole turkey, pigs feet, ham hocks	If there is much bone, fat, or gristle 	Serves 1-2 people with 1 pound 

TO BE A GOOD BUY, THESE CUTS SHOULD COST ONLY 1/4 AS MUCH AS THOSE WITH NO BONE OR FAT.

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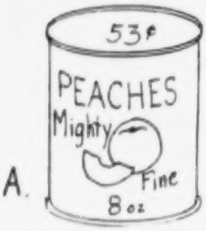
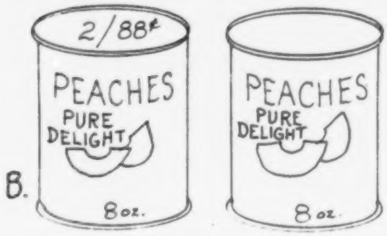
Activity #6

GROCERY SHOPPING WORKSHEET

1. Which is cheaper?

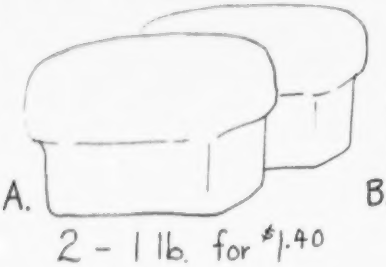
______A.
______B.

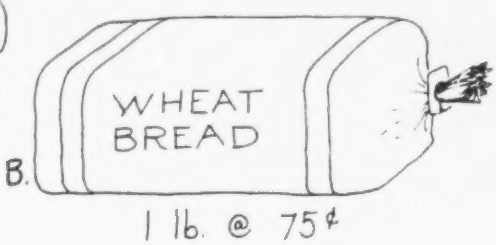

53¢
PEACHES
Mighty Fine
8 oz
A.


2/88¢
PEACHES
PURE DELIGHT
8 oz.
PEACHES
PURE DELIGHT
8 oz.
B.

2. Which is cheaper?

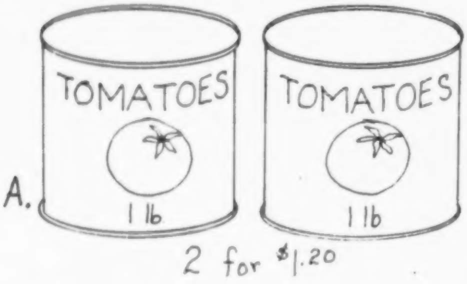
______A.
______B.

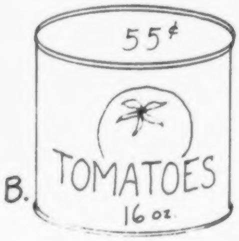

A.
2 - 1 lb. for $1.40


B.
WHEAT BREAD
1 lb. @ 75¢

3. Which is cheaper?

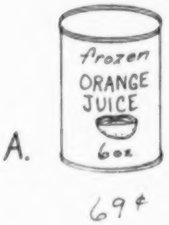
______A.
______B.

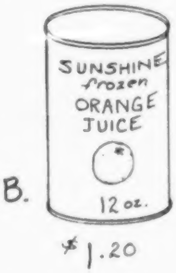

TOMATOES
1 lb
TOMATOES
1 lb
A.
2 for $1.20


55¢
TOMATOES
16 oz.
B.

4. Which gives you more for your money?

______A.
______B.

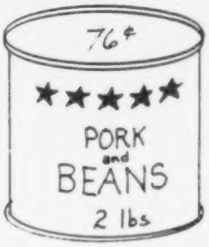

frozen
ORANGE JUICE
6 oz
A.
69¢


SUNSHINE
frozen
ORANGE JUICE
12 oz.
B.
$1.20

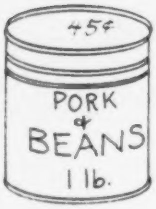
5. Which gives you more for your money?

______A.
______B.

A.


76¢
★★★★★
PORK
and
BEANS
2 lbs

B.

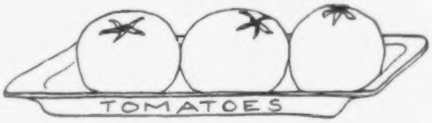

45¢
PORK
&
BEANS
1 lb.

6. Which gives you more for your money?

______A.
______B.

65¢/lb

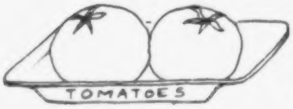
A.



69¢ for 1 lb. 1oz.

70¢/lb.

B.

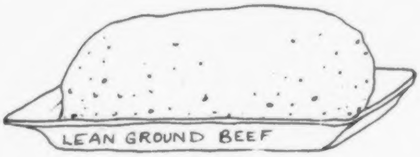


35¢ for 8oz.

7. Which meat would be cheaper per serving?

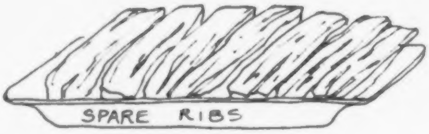
______A.
______B.

A.


LEAN GROUND BEEF

$1.49/lb

B.

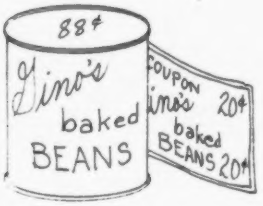


$1.38/lb.

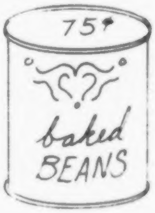
8. If you have a $.20 off coupon for Gino's baked beans, which beans are the cheapest?

______A.
______B.
______C.

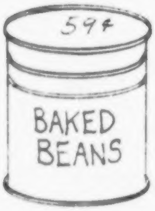
A.


88¢
Gino's
baked
BEANS
COUPON
Gino's 20¢
baked
BEANS 20¢

B.


75¢
baked
BEANS

C.


59¢
BAKED
BEANS

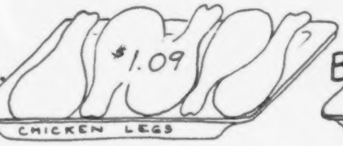
9. How many servings do you get from one pound of pork chops with the bone in?_____

10. How many servings do you get from a 3 lb. chicken?_____

11. You have figured that you can spend an average of $1.25 for meat or fish for each meal. Which packages can you buy without going over this amount? Check all correct answers.

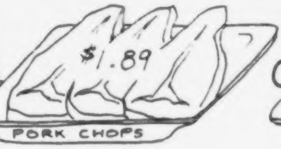
_____A.
_____B.
_____C.
_____D.
_____E.
_____F.

A.


$1.09
CHICKEN LEGS

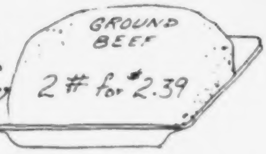
1 meal

B.


$1.89
PORK CHOPS

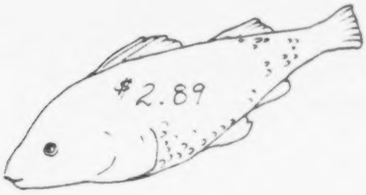
1 meal

C.


GROUND BEEF
2# for $2.39

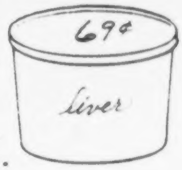
2 meals

D.



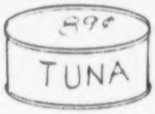
2 meals

E.



2 meals

F.

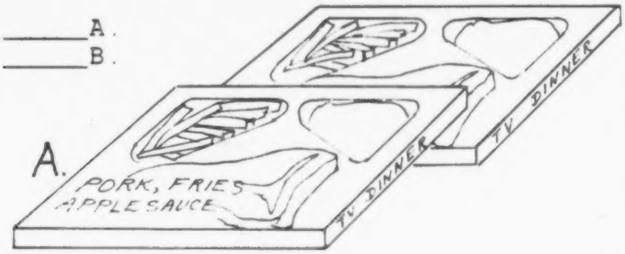


1 meal

12. Which costs less?

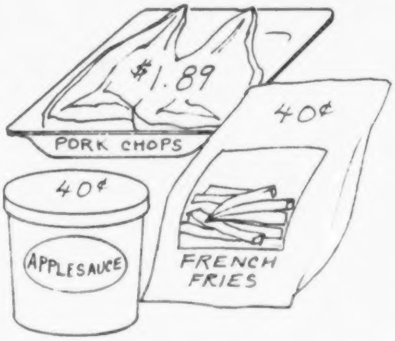
_____A.
_____B.

A.


TV DINNER
TV DINNER
PORK, FRIES
APPLESAUCE

$2.09 each dinner

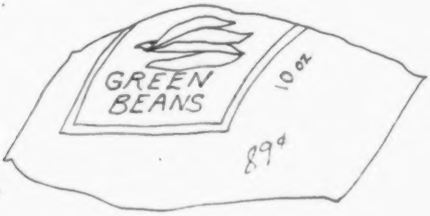
B.


$1.89
PORK CHOPS
40¢
40¢
APPLESAUCE
FRENCH FRIES

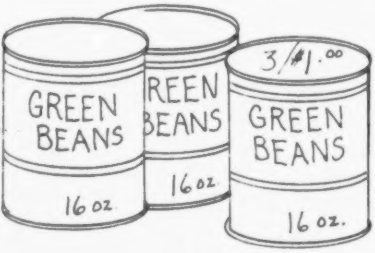
13. Which gives you more for your money?

_____A.
_____B.

A.


GREEN BEANS
10 oz
89¢

B.


3/$1.00
GREEN BEANS
GREEN BEANS
GREEN BEANS
16 oz
16 oz
16 oz.

ACTIVITY #7: STORING AND HANDLING FOOD SAFELY

HANDOUTS:

REFRIGERATOR STORAGE CHART FOR MEATS AND LEFTOVER FOODS

FREEZER STORAGE CHART FOR MEATS

TIPS FOR STORING AND HANDLING FOOD SAFELY

The safe storing and handling of food is vital to staying healthy as well as to getting the most for food dollars. Many people do not practice proper food handling habits and unknowingly fall victim to food poisoning, passing it off as the flu. Developing good habits for handling and storing food can help prevent these unwelcome episodes.

Go over the handouts **TIPS FOR STORING AND HANDLING FOOD SAFELY** and the **REFRIGERATOR AND FREEZER STORAGE CHARTS FOR MEATS AND LEFTOVER FOODS** with parents and ask them to place checks by the suggestions which they need to start practicing. Parents may want to post the food storage charts on their refrigerator or inside a cupboard door for easy reference.

Activity #7

REFRIGERATOR STORAGE CHART FOR MEATS AND LEFTOVER FOODS

The time limits on this chart are for maximum refrigerator storage for maintaining good quality in foods. The temperature in the refrigerator should be 35 to 40 degrees Fahrenheit.

FOOD	STORAGE TIME
Fresh and cooked poultry	2 days
Fresh and cooked fish	
Gravy and meat broth	
Ground meats	
Stew meats	
Variety meats (liver, tongue, etc.)	
Fresh pork sausage	
Puddings (covered)	
Canned vegetables, opened	3 days
Canned fruit, opened	
Fresh meat--Large pieces	5 days
Cooked meats and meat dishes (casseroles, soups)	
Lunchmeats	
Milk and cottage cheese, opened	
Whole shank (beef or pork)	7 days
Bacon	
Corned Beef	
Frankfurters	
Ham	
Smoked sausage	
Processed cheese, opened	3-4 weeks
Margarine, unopened	4-6 months
Butter	1-2 weeks

Note: You can keep fresh meat, poultry or fish up to the maximum number of days, cook it and then keep it up to the maximum number of days recommended for that item cooked.

Activity #7

FREEZER STORAGE CHART FOR MEATS

The time limits on this chart are for maximum freezer storage for maintaining the quality of foods. The freezer temperature should be 0 degrees Fahrenheit or below.

FOOD	**STORAGE TIME**
Roasts (pork, veal, lamb) Chicken or turkey	12 months
Roasts (pork, veal, lamb) Chops (lamb) Duck and goose (Whole) Cooked poultry Fresh fish	6 months
Ground and stew meats Variety meats Sausage (pork) Whole shank (beef and pork) Cooked meat and meat dishes Gravy and meat broth Giblets	3 months
Bacon Cooked fish	1 month
Corned beef Frankfurters Ham	2 weeks

Freezing is not recommended for Luncheon meats or smoked sausage because they contain a lot of water and become mushy.

It may be safe to eat foods that are frozen longer than these limits but the quality of the foods may not be good.

TIPS FOR STORING AND HANDLING FOOD SAFELY

1. Store cans, bottles and boxes in a cool, dry place with a temperature range between 50 and 70 degrees F.

2. Don't keep canned foods for more than a year. They may lose flavor and nutrients.

3. **DON'T USE CANS OR JARS WITH:**

    -bulges or leaks
    -spurting liquid when the container is opened
    -mold or an "off" odor
    -cloudiness and/or film inside jars
    -the appearance of gas bubbles

4. Don't buy dented or rusted cans. Wash off dusty cans before opening.

5. Once a can has been opened, store the leftovers in a covered glass jar or plastic container in the refrigerator.

6. **NEVER TASTE ANY FOOD THAT YOU SUSPECT MAY BE SPOILED.** Throw the food away or return it to the store where purchased.

7. Wash your hands with soap and water before handling food or dishes.

8. Thoroughly clean any surface in your kitchen that has come in contact with raw meats, especially cutting boards and knives. Wash them in hot, soapy water.

9. Don't use a plate used for raw meat to serve cooked meat without washing it first.

10. Put stuffing in poultry right before roasting and remove stuffing right after meal has been served. Never stuff poultry ahead of time!

11. Cook meat, especially poultry (180 degrees F) and pork (185 degrees F), until well done. Use a meat thermometer or make a cut with a knife in the thickest part to see that there is no pink.

12. Make sure the temperature in your refrigerator is 35 to 40 degrees F.

13. Cover and refrigerate food as soon as the meal is over. Never leave perishable food at room temperature for more than two hours.

14. Always cover food before storing it in the refrigerator. This keeps food from drying out and protects it from falling particles.

15. Pack bag lunches with foods that do not need refrigeration, or pack part of the lunch frozen (like fruit juice or a sandwich) to keep the rest of the food cold.

KEEPING THE PESTS OUT

The kitchen is the one place in the home that really attracts rodents and insects. These pests are not only unpleasant but they spread disease as well. Protect your foods by following the suggestions below.

1. Wipe up crumbs and spills right away.
2. Wash dishes as soon as meals are over.
3. Store foods in reusable containers (plastic, glass or metal) that pests cannot gnaw through. You may need to empty boxes of cereal and crackers into "pest-proof" containers. Suggestions: coffee cans with plastic lids, plastic containers such as ice cream pails and margarine tubs, glass jars such as jelly or mayonnaise jars.
4. Plastic bags may help protect some foods because the pests cannot smell the food.
5. Remove garbage from your kitchen daily to a covered container away from your home.
6. If you are renting, report rodents and insects to your apartment manager. Your apartment may need to be treated with a pesticide and other apartments in your building may also need to be treated.
7. If you decide to use pesticides yourself, be very careful because they are extremely dangerous if eaten by children or pets. If you use ant traps or mouse traps put them behind the refrigerator or in a locked closet where you are positive your children will not get into them.

YOU CAN OUTSMART HOUSEHOLD PESTS! Pests will find your home very uninviting when they cannot see or smell food and will go someplace else for their meals.

KITCHEN SAFETY TIPS

1. Use pot holders to grab hot pan handles.

2. Turn handles of pots and pans inward but not directly over other burners. Handles sticking out from the range can be easily bumped.

3. When stirring, steady the pan by holding the handle with a pot holder. Stir with a wooden spoon or a spoon with a wooden or plastic handle. A metal spoon gets very hot when left in a pan on the range.

4. When taking food from the oven, use a pot holder in each hand and keep small children away.

5. Tilt and lift the covers of hot pans away from you to prevent burns from steam.

6. When cutting food, always cut away from yourself.

7. Wet hands are slippery. Dry your hands before handling equipment.

8. Plug in and unplug electric appliances with dry hands.

9. To avoid slipping or falling, wipe up spills on the floor right away.

10. Close cupboard doors or drawers to avoid painful bumps.

11. Use a step stool or sturdy chair for reaching high shelves.

12. Do not store heavy items (such as mixing bowls or casserole dishes) on high shelves because they can be easily dropped as you stretch to reach them.

13. Always wear shoes with covered toes when working in the kitchen to protect your feet from hot liquids that may spill or heavy objects that may fall.

14. Keep drawers and cupboard doors locked or tied shut if you have small children. They can easily be injured by knives and other dangerous items in the kitchen.

15. Do not store cleaning products under the sink if you have small children in your home. Keep them out of children's reach in a securely fastened cabinet.

16. Put out a grease fire on your range by putting a lid on the pan, pouring salt or baking soda on the fire and turning off the range. Don't throw water on a grease fire.

17. Keep matches in a closed container in a safe place.

18. Your kitchen garbage container can be dangerous to small children. It contains sharp lids from cans, plastic bags and possibly spoiled foods. Keep it locked under your sink or out of children's reach.

ACTIVITY #10: DAILY FOOD GUIDE

HANDOUTS: **DAILY FOOD GUIDE**

SAMPLE MENU

DOES THE MENU MEET THE DAILY FOOD GUIDE?

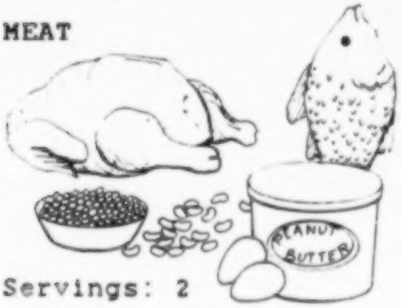
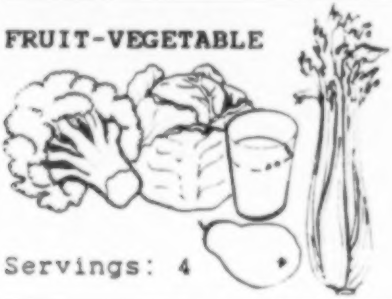
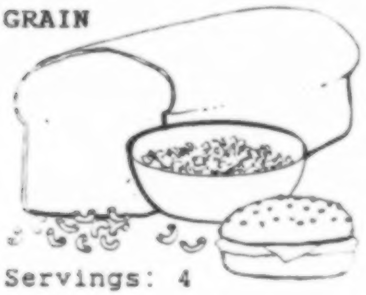
The most important consideration in meal planning is good nutrition. Go over the **DAILY FOOD GUIDE** with parents. After studying this guide parents should be able to name the four food groups and the number of servings from each group that are needed each day.

To practice using the food guide have parents complete the **SAMPLE MENU**. For each item on the menu, parents should list the food group and number of servings provided. They will need to refer to the **DAILY FOOD GUIDE** for serving size. Then have parents evaluate the menu using **DOES THE MENU MEET THE DAILY FOOD GUIDE**. A leader's guide with answers is included.

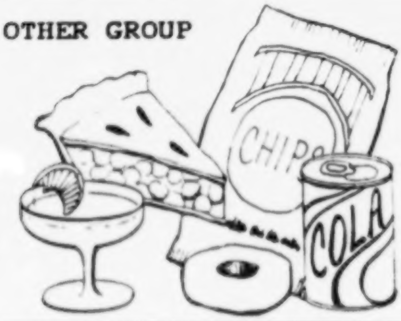
Note: **A GUIDE TO GOOD EATING**, a full color flyer which describes the food groups, is available at a nominal cost from

The National Dairy Council
Rosemont, IL 60018

A DAILY FOOD GUIDE

FOOD GROUP	FOOD	SERVING SIZE
MILK COTTAGE CHEESE RT MILK ANILLA	Milk or yogurt	1 c.
	Calcium equivalents:	
	Cheese	1 1/2 oz.
	Pudding	1 c.
	Ice cream	1 3/4 c.
	Cottage cheese	2 c.
Servings: Adults 2, Children 3, Teenagers 4		
MEAT 	Meat, poultry, or fish	2-3 oz.
	Protein equivalents:	
	Eggs	2
	Dried beans or peas	1 c.
	Peanut butter	4 T.
Servings: 2		
FRUIT-VEGETABLE 	Vegetables or fruit (cooked)	1/2 c.
	Vegetables (raw)	1 c.
	Fruit juice	1/2 c.
	Fruit (medium sized)	1
Servings: 4		
GRAIN 	Bread (whole grain or enriched)	1 slice
	Cereal (ready to eat)	1 oz. or 1 c.
	Cooked cereal, pasta, grits, rice	1/2 c.
	Hamburger or hotdog bun	1/2 bun
Servings: 4		

OTHER GROUP



Pie, cake, donuts, soda, candy, chips and other foods which are high in sugar and fat and low in nutrients. Since this group provides mostly calories, the number of servings should be limited. Alcohol is also in this group.

◆

Also remember:

1. Pregnant and breast feeding women need four servings of milk each day.

2. You need at least one serving each day from the Fruit-Vegetable group which is high in vitamin C. Fruits and vegetables which are high in vitamin C are grapefruit, oranges, cantaloupe, strawberries, broccoli, brussel sprouts, cabbage or green pepper.

3. You need at least one serving every other day from the Fruit-Vegetable group which is high in vitamin A. Fruits and vegetables high in vitamin A are: dark green or deep yellow vegetables, apricots, broccoli, cantaloupe, carrots, pumpkin, spinach, sweet potatoes and winter squash. You may choose a food which is high in both vitamins A and C to meet both requirements at the same time.

4. Many people do not get enough iron from the food they eat, especially women of child-bearing age. Good sources of iron are whole grain and enriched breads and cereals, dark green leafy vegetables, liver, shellfish and raisins.

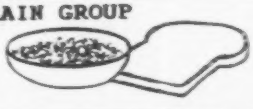
SAMPLE MENU

Listed below is a sample menu of foods and amounts for one day. After each food write the food group and number of servings (see a Daily Food Guide for serving sizes).

FOOD	AMOUNT	FOOD GROUP	NUMBER OF SERVINGS
BREAKFAST			
Orange juice	1 c.	Fruit-veg	2
Cereal	1 c.	Grain	1
with milk	1 c.	Milk	1
LUNCH			
Hamburger	3 oz.	Meat	1
on bun		Grain	2
French fries	small order	Fruit-veg	1
Pepsi	12 oz.	Other	1
DINNER			
Spaghetti with	1/2 c.	Grain	1
Tomato and	1/2 c.	Fruit-veg	1
Meat sauce	2 oz.	Meat	1
Lettuce Salad	1 c.	Fruit-veg	1
Dressing	1 T.	Other	1
Garlic bread	2 Sl.	Grain	2
Ice cream	1/2 c.	Milk	1/3
SNACKS			
Donut	1	Other	1
Coffee	1 c.	Other	1
Apple	1 med.	Fruit-veg	1
Popcorn	2 c.	Grain	1

DOES THE MENU MEET THE DAILY FOOD GUIDE?

The chart below will help you count the number of servings eaten in a day from each food group to see if the requirements of the Daily Food Guide have been met. Using a day's menu or a list of foods eaten in a day, place a check for each serving of food in a space under the correct food group. Color half of a square, circle or line to indicate a half serving. Squares indicate servings needed by everyone in a day. Circles indicate additional servings needed by children and teenagers. Lines are for servings beyond the required number--extra servings. If you check all of the squares and/or circles under each food group, you have met the requirements of the Daily Food Guide. Refer to **A DAILY FOOD GUIDE** for serving sizes.

MILK GROUP 	☑	◧	○	○	___	___	___	___
MEAT GROUP 	☑	☑	___	___	___	___		
FRUIT-VEGETABLE GROUP 	☑	☑	☑	☑	✓	✓	___	___
GRAIN GROUP 	☑	☑	☑	☑	✓	✓	✓	___
OTHER 	✓	✓	✓	✓	___	___	___	___

1. Did your day's food meet the requirements of the Daily Food Guide? **No**

2. In which food groups do additional servings need to be added? **Milk--2/3 serving**

3. Which foods are high in vitamin C? Vitamin A? Iron? **Vitamin C--Orange juice, Vitamin A-None, Iron-None**

4. How many foods in the "other" group that are high in calories and low in nutrition did you eat?

REMEMBER: You may eat more than the required number of servings in a food group as long as you have the required number of servings in all the groups

SAMPLE MENU

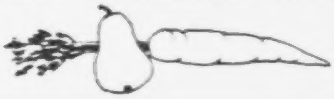
Listed below is a sample menu of foods and amounts for one day. After each food write the food group and number of servings (see a Daily Food Guide for serving sizes).

FOOD	**AMOUNT**	**FOOD GROUP**	**NUMBER OF SERVINGS**
BREAKFAST			
Orange juice	1 c.		
Cereal	1 c.		
with milk	1 c.		
LUNCH			
Hamburger on bun	3 oz.		
French fries	small order		
Pepsi	12 oz.		
DINNER			
Spaghetti with	1/2 c.		
Tomato and	1/2 c.		
Meat sauce	2 oz.		
Lettuce Salad	1 c.		
Dressing	1 T.		
Garlic bread	2 Sl.		
Ice cream	1/2 c.		
SNACKS			
Donut	1		
Coffee	1 c.		
Apple	1 med.		
Popcorn	2 c.		

Activity #10

DOES THE MENU MEET THE DAILY FOOD GUIDE?

The chart below will help you count the number of servings eaten in a day from each food group to see if the requirements of the Daily Food Guide have been met. Using a day's menu or a list of foods eaten in a day, place a check for each serving of food in a space under the correct food group. Color half of a square, circle or line to indicate a half serving. Squares indicate servings needed by everyone in a day. Circles indicate additional servings needed by children and teenagers. Lines are for servings beyond the required number--extra servings. If you check all of the squares and/or circles under each food group, you have met the requirements of the Daily Food Guide.

MILK GROUP	COTTAGE CHEESE	☐ ☐ ○ ○ ___ ___ ___ ___
MEAT GROUP		☐ ☐ ___ ___ ___ ___
FRUIT-VEGETABLE GROUP		☐ ☐ ☐ ☐ ___ ___ ___ ___
GRAIN GROUP		☐ ☐ ☐ ☐ ___ ___ ___ ___
OTHER		___ ___ ___ ___ ___ ___ ___ ___

1. Did your day's food meet the requirements of the Daily Food Guide?

2. In which food groups do additional servings need to be added?

3. Which foods are high in vitamin C? Vitamin A? Iron?

4. How many foods in the "other" group that are high in calories and low in nutrition did you eat?

REMEMBER: You may eat more than the required number of servings in a food group as long as you have the required number of servings in all the groups.

Activity #10

ARE YOU EATING RIGHT

Part I

A DAY'S FOOD

On the chart below list all foods you ate in the last 24 hours. After each food write the amount, the food group and number of servings (see the Daily Food Guide). Use **ARE YOU EATING RIGHT?** to see if you met the requirements of the Daily Food Guide.

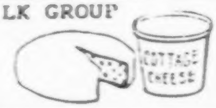
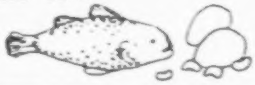
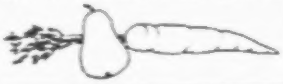
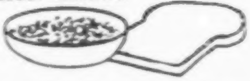
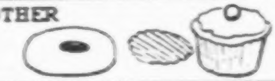
FOOD	**AMOUNT**	**FOOD GROUP**	**NUMBER OF SERVINGS**

Activity #11

ARE YOU EATING RIGHT?

Part II

The chart below will help you count the number of servings eaten in a day from each food group to see if the requirements of the Daily Food Guide have been met. Using a day's menu or a list of foods eaten in a day, place a check for each serving of food in a space under the correct food group. Color half of a square, circle or line to indicate a half serving. Squares indicate servings needed by everyone in a day. Circles indicate additional servings needed by children and teenagers. Lines are for servings beyond the required number--extra servings. If you check all of the squares and/or circles under each food group, you have met the requirements of the Daily Food Guide. Refer to **A DAILY FOOD GUIDE** for serving sizes.

MILK GROUP		☐ ☐ ○ ○ ___ ___ ___ ___
MEAT GROUP		☐ ☐ ___ ___ ___ ___
FRUIT-VEGETABLE GROUP		☐ ☐ ☐ ☐ ___ ___ ___ ___
GRAIN GROUP		☐ ☐ ☐ ☐ ___ ___ ___ ___
OTHER		___ ___ ___ ___ ___ ___ ___ ___

1. Did your day's food meet the requirements of the Daily Food Guide?

2. In which food groups do additional servings need to be added?

3. Which foods are high in vitamin C? Vitamin A? Iron?

4. How many foods in the "other" group that are high in calories and low in nutrition did you eat?

REMEMBER: You may eat more than the required number of servings in a food group as long as you have the required number of servings in all the groups.

ACTIVITY #12: DIETARY GUIDELINES FOR AMERICANS

HANDOUT: DIETARY GUIDELINES FOR AMERICANS

In addition to selecting foods from the Daily Food Guide for proper nutrition, parents must also be aware of other guides for good eating. The United States Department of Agriculture (USDA) has set forth seven dietary guidelines for Americans based on a study of the eating habits of the average American. What people eat can affect their health in many ways. For example:

1. What a young girl eats today may have an effect on the kind of pregnancy she will have years from now.
2. What a pregnant mother eats may have an effect on her child's growth and development.
3. What a child eats affects growth and development.
4. What a person eats as an infant, a child or an adult can affect the length and quality of life.

USDA Home and Garden Bulletin No. 216

Discuss **DIETARY GUIDELINES FOR AMERICANS** with parents. A height/weight chart is included for the leader so that parents can look up their ideal weights.

DIETARY GUIDELINES FOR AMERICANS

U.S. Department of Agriculture, U.S. Department of Health and Human Services, U.S. Government Printing Office, Washington, DC 20402.

These guidelines are suggested for most Americans. No guidelines can guarantee health or well-being. Health depends on many factors in addition to diet.

1. EAT A VARIETY OF FOODS

To assure yourself an adequate diet, eat a variety of foods daily, including selections of:
- Fruits
- Vegetables
- Whole grain and enriched breads, cereals and grain products
- Milk, cheese and yogurt
- Legumes (dry peas and beans)

2. MAINTAIN IDEAL WEIGHT

3. AVOID TOO MUCH FAT, SATURATED FAT AND CHOLESTEROL

To avoid too much fat, saturated fat and cholesterol:
- Choose lean meat, fish, poultry, dry beans and peas as your protein sources.
- Moderate your use of eggs and organ meats (such as liver).
- Limit your intake of butter, cream, hydrogenated margarines, shortenings, coconut oil and foods made from such products.
- Trim excess fat off meats.
- Broil, bake or boil rather than fry.
- Read labels carefully to determine both amount and types of fat contained in foods.

4. EAT FOODS WITH ADEQUATE STARCH AND FIBER

To eat more complex carbohydrates daily:
- Substitute starches for fats and sugars.
- Select foods which are good sources of fiber and starch, such as whole grain breads and cereals, fruits and vegetables, beans, peas and nuts.

5. **AVOID TOO MUCH SUGAR**

To avoid excessive sugars:

- Use less of all sugars, including white sugar, brown sugar, raw sugar, honey and syrups.
- Eat less of foods containing these sugars, such as candy, soft drinks, ice cream, cakes, cookies.
- Select fresh fruits or fruits canned without sugar or light syrup rather than heavy syrup.
- Read food labels for clues on sugar content--if the names sucrose, glucose, maltose, dextrose, lactose, fructose or syrups appear first, then there is a large amount of sugar.
- Remember, how often you eat sugar is as important as how much sugar you eat.

6. **AVOID TOO MUCH SODIUM**

To avoid too much sodium:

- Learn to enjoy the unsalted flavors of foods.
- Cook with only small amounts of added salt.
- Add little or no salt to food at the table.
- Limit your intake of salty foods, such as potato chips, pretzels, salted nuts and popcorn, condiments (soy sauce, steak sauce, garlic salt), cheese, pickled foods, cured meats.
- Read food labels carefully to determine the amounts of sodium in processed foods and snack items.

7. **IF YOU DRINK ALCOHOL, DO SO IN MODERATION**

HEIGHT/WEIGHT CHART

Ideal Body Weight[a]
Values in Pounds

HEIGHT	MEN AVERAGE WEIGHT	MEN WEIGHT RANGE	WOMEN AVERAGE WEIGHT	WOMEN WEIGHT RANGE
4'10" = 58" = 147 cm			102	(92-119)
4'11" = 59" = 150 cm			105	(94-122)
5'0" = 60" = 152 cm			107	(96-125)
5'1" = 61" = 155 cm			110	(99-128)
5'2" = 62" = 158 cm	123	(112-141)	113	(102-131)
5'3" = 63" = 160 cm	127	(115-145)	117	(105-135)
5'4" = 64" = 163 cm	130	(118-148)	120	(108-138)
5'5" = 65" = 165 cm	133	(121-152)	124	(111-142)
5'6" = 66" = 168 cm	136	(124-156)	128	(114-146)
5'7" = 67" = 170 cm	141	(128-161)	132	(118-150)
5'8" = 68" = 173 cm	145	(132-166)	136	(122-154)
5'9" = 69" = 175 cm	150	(136-170)	140	(126-159)
5'10" = 70" = 178 cm	154	(140-174)	144	(130-163)
5'11" = 71" = 180 cm	158	(144-179)	148	(134-168)
6'0" = 72" = 183 cm	162	(148-184)	152	(138-173)
6'1" = 73" = 185 cm	167	(152-189)		
6'2" = 74" = 188 cm	171	(156-194)		
6'3" = 75" = 191 cm	176	(160-199)		
6'4" = 76" = 193 cm	181	(164-204)		

[a] Reference: Recommended Dietary Allowances
Washington, D.C. : National Academy of Sciences, 1980
p. 22.

ACTIVITY #13: MEALS WITH APPEAL

HANDOUTS: **MEALS WITH APPEAL** (2 pages)

Nutrition is only one consideration in meal planning. Meals must also be appetizing or they may not be eaten. What and how much people eat depends on several factors, including variety in color, texture, shape, flavor and temperature. A meal lacking in variety may be picked at or not eaten. For example a meal that is all the same color is not as appetizing as a meal with a variety of colors. An attractive and appetizing meal promotes good eating habits. Listed below are some things to consider when planning meals:

1. Texture--serve foods that have different textures at the same meal: mashed, chunky, chewy, crunchy, crispy, mushy and runny.
2. Temperature--serve both hot and cold foods at the same meal.
3. Shape--serve foods that have a variety of shapes: round, square, oblong, stringy. Avoid several combination dishes at the same meal such as casseroles and mixed salads.
4. Flavors--serve meals which have a variety of flavors which are not all spicy, all sweet or all containing the same ingredient.
5. Color--use a variety of colors of foods such as yellow corn, orange carrots, green broccoli, tan bread and brown gravy.

Listed below are two nutritious meals. Ask parents which meal they would rather eat. Discuss the five points listed above in relation to the meals.

A. Cottage cheese with canned pears
Poached fish
Mashed potatoes
Cooked cauliflower
Baked custard
Milk

B. Cole slaw
Poached fish
Scalloped potatoes with cheese
Carrot sticks
Oatmeal cookies
Milk

Share this information with parents and have them complete **MEALS WITH APPEAL**. A leader's guide is included with possible answers. There are many ways to make the meals more appetizing.

MEALS WITH APPEAL

Read the following menus and imagine the food combinations. How would the meal look? What would it be like to eat the meal? Rate each menu on the five characteristics given with the following words: **GOOD**, **OK** and **POOR**. If the meal is rated POOR in any area, rewrite the menu keeping the same main dish. An example is given.

	COLOR	**TEXTURE**	**SHAPE**	**FLAVOR**	**TEMPERATURE**
MENU:					
Baked chicken	Poor	Poor	Good	Good	Poor
Baked potatoes					
Baked squash					
Hot apple crisp					
Milk					
IMPROVED MENU:					
Baked chicken					
Baked potatoes					
Carrot and Celery sticks					
Canned peaches					
Milk					
MENU:					
Tomato juice	Poor	OK	OK	Poor	Good
Tomato soup					
Sliced tomatoes					
Pizza					
Milk					
IMPROVED MENU:					
Tossed salad					
Pizza					
Applesauce					
Milk					

MEALS WITH APPEAL

	COLOR	TEXTURE	SHAPE	FLAVOR	TEMPERATURE
MENU:					
Meatballs	OK	Poor	Poor	Good	OK
Peas					
Small whole potatoes					
Prunes					
Milk					
IMPROVED MENU:					
Meatballs					
Mashed potatoes					
Green beans					
Apple					
Milk					
MENU:					
Mashed potatoes	Poor	Poor	Good	Good	Good
Baked fish					
Cooked cauliflower					
Applesauce					
Milk					
IMPROVED MENU:					
Baked fish					
Buttered toast					
Cole slaw					
Chocolate pudding					
Milk					
MENU:					
Chicken noodle soup	Good	Good	Good	Good	Good
Grilled cheese sandwich					
Tossed salad					
Apple					
Milk					
IMPROVED MENU:					
Same					

Activity #13

MEALS WITH APPEAL

Read the following menus and imagine the food combinations. How would the meal look? What would it be like to eat the meal? Rate each menu on the five characteristics given with the following words: **GOOD**, **OK** and **POOR**. If the meal is rated POOR in any area, rewrite the menu keeping the same main dish. An example is given.

	COLOR	**TEXTURE**	**SHAPE**	**FLAVOR**	**TEMPERATURE**
MENU:					
Baked chicken	Poor	Poor	Good	Good	Poor
Baked potatoes					
Baked squash					
Hot apple crisp					
Milk					

IMPROVED MENU:

Baked chicken
Baked potatoes
Carrot and Celery sticks
Canned peaches
Milk

MENU:

Tomato juice
Tomato soup
Sliced tomatoes
Pizza
Milk

IMPROVED MENU:

Activity #13

MEALS WITH APPEAL

COLOR TEXTURE SHAPE FLAVOR TEMPERATURE

MENU:

Meatballs
Peas
Small whole potatoes
Prunes
Milk

IMPROVED MENU:

MENU:

Mashed potatoes
Baked fish
Cooked cauliflower
Applesauce
Milk

IMPROVED MENU:

MENU:

Chicken noodle soup
Grilled cheese sandwich
Tossed salad
Apple
Milk

IMPROVED MENU:

A MASTER MEAL PLAN

ACTIVITIES 14-21:

Serving a variety of nutritious foods makes mealtime a special event, but it takes organization to plan meals and have all the foods on hand. Activities 14-21 will help parents organize meal planning so that nutritious meals can be served quickly and easily. Activities 10-13 must be completed before this section so that parents are knowledgeable about nutrition and planning appetizing meals.

The **MASTER MEAL PLAN** will guide parents in planning breakfast, lunch, dinner and snacks by listing the favorite foods of their families for each of these meals, planning a week's meals based on the local grocery advertisements and making a grocery shopping list. It may take several hours to complete all of the activities. Parents may choose to plan all the meals or may plan only the meals which they find difficult. If all the meals are planned, parents should check one or two days of their meal plans to see that the requirements of the Daily Food Guide have been met.

ACTIVITY #14: BREAKFAST DAY STARTERS

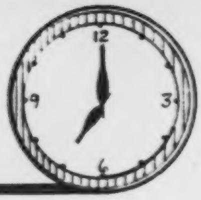
HANDOUT: BREAKFAST DAY STARTERS

Breakfast is often considered the most important meal of the day because our bodies have gone without food for 10 -12 hours. Yet breakfast is the meal most often skipped. Many people are tempted to skip breakfast because they are rushed, not hungry or do not have the foods on hand that they find appealing. It is important for parents and children to eat a well balanced breakfast so that they can perform well at work, school or play.

The first step in planning breakfast menus is for parents to make a list of foods their families enjoy eating in the morning. This list should be written on the handout **BREAKFAST DAY STARTERS**. Parents should list foods from all of the food groups. However, all of the groups do not have to be included in every breakfast. All meals and snacks combined for a day should meet the requirements of the Daily Food Guide.

Breakfast ideas may come from children, childhood memories and current favorites. Parents can add to their lists later. It is important that the foods on each parent's list are nutritious, fit within the family budget, are acceptable to family members and easy to prepare. A leader's guide with a list of foods for breakfast is included.

BREAKFAST DAY STARTERS



MILK GROUP:

Milk (whole, low fat, skim, or buttermilk)
Yogurt
Cottage cheese with fruit
Cheese
Hot Cocoa
Pudding
Custard

MEAT GROUP:

Eggs--limit to two a week to avoid too much cholesterol
(poached, soft-cooked, hard-cooked, scrambled, baked, fried, in omelets)
Peanut butter on toast
Sausage, ham or bacon (high in fat, salt and nitrites and also expensive)
Leftovers from lunch or supper

FRUIT-VEGETABLE GROUP:

Fruit (any type, any form--fresh, frozen, canned)
    Oranges, grapefruit, bananas, apples, peaches, pears, strawberries, grapes
Fruit or vegetable juice
    Orange, grapefruit, tomato
Fried potatoes
Leftover vegetables
Raw vegetables
Tossed salad
Vegetable soup

GRAIN GROUP:

Toast (with jelly, peanut butter, or cinnamon)
Ready to eat cereal (avoid sugared cereals)
Oatmeal
Cream of wheat
Bagel
Quick bread
Farina
Biscuits
Grits
Muffins
English muffin
French toast, pancakes and waffles (can be made ahead, frozen and reheated in the toaster, microwave, or skillet)
Sandwich (any type: peanut butter, ham, cheese, egg salad)

Activity #14

BREAKFAST DAY STARTERS

For each food group list foods your family would like for breakfast.

MILK GROUP:

MEAT GROUP:

FRUIT-VEGETABLE GROUP:

GRAIN GROUP:

ACTIVITY #15: THE BREAKFAST MENU

HANDOUTS: **THE BREAKFAST MENU**

BREAKFAST DAY STARTERS (completed)

GROCERY SHOPPING LIST

Grocery advertisements from your local paper

Ask parents to look over the week's grocery advertisements, note which foods are on sale or reasonably priced and decide where they wish to shop. They should then plan a week's menus, choosing foods from their lists which are good buys or foods that they have on hand. Have the **DAILY FOOD GUIDE** available for reference. Parents may write their menus on **THE BREAKFAST MENU**. Next to each item on the menu, parents should identify the food group and the number of servings.

Encourage parents to plan simple menus. Breakfast does not have to be elaborate to be nutritious. The same foods can be eaten several days a week if the family is satisfied. When parents have completed their menus, have them exchange with each other to get ideas for foods to add to their lists. They should list the foods they need to buy on the **GROCERY SHOPPING LIST** so that they can prepare and serve their meals at home.

THE BREAKFAST MENU

	FOOD GROUP	NUMBER OF SERVINGS
SUNDAY:		
Grapefruit half	Fruit/veg	1
Bran muffin	Grain	1
Scrambled egg	Meat	1/2
MONDAY:		
Orange juice	Fruit/veg	1
Peanut butter on toast	Meat	1/2
	Grain	1
TUESDAY:		
Orange juice	Fruit/veg	1
Oatmeal with milk	Grain	1
	Milk	1
WEDNESDAY:		
Leftover tuna casserole	Meat	1
	Grain	1
	Fruit/veg	1
Apple slices	Fruit/veg	1
Milk	Milk	1
THURSDAY:		
French toast	Grain	1
	Meat	1/2
with syrup	Other	1
Canned peaches	Fruit/veg	1
Milk	Milk	1
FRIDAY:		
Dry cereal with	Grain	1
sliced bananas	Fruit/veg	1
and milk	Milk	1
Toast with cheese	Grain	1
	Milk	1

Activity #15

THE BREAKFAST MENU

Write a breakfast menu for each day of the week. For each food identify the food group and the number of servings provided. It is not necessary to include servings from all of the food groups in every breakfast. However, a serving from either the milk or meat group should be included in each meal.

	MENU	**FOOD GROUP**	**NUMBER OF SERVINGS**
SAMPLE:	Scrambled egg Bran muffin Orange slices Hot cocoa	Meat Grain Fruit/veg Milk	1/2 1 1 1
SUNDAY:			
MONDAY:			
TUESDAY:			
WEDNESDAY:			
THURSDAY:			
FRIDAY:			
SATURDAY:			

Activities #15, 17, 19, 20

GROCERY SHOPPING LIST

Go over your menus for breakfast, lunch, dinner and snack. Write down the foods you will need to buy to make these meals for the whole week. By grouping foods in the categories below, you will save time in the grocery store.

FRESH FRUITS/VEGETABLES

MEAT, POULTRY, FISH & EGGS

CANNED FRUITS, VEGETABLES AND OTHER FOODS

FROZEN FOODS

BREAD, CEREAL & PASTA

MISCELLANEOUS

MILK AND CHEESE

ACTIVITY #16: LUNCH TO GO

HANDOUTS: LUNCH TO GO
BROWN BAG IDEAS

As single parents rush to get children ready for school or daycare and themselves ready for work, packing lunches may fall by the wayside. The working person must pack a lunch, eat out or eat nothing. It is important to eat a nutritious lunch for good performance on the job or at school. The parent who skips lunch or grabs a candy bar may be edgy when it is time to pick up the children. The price of a lunch out could be $3.00 or more. A nutritious lunch can be packed for .75 or less. Discuss with parents the amount of money they can save by packing lunches.

Bag lunches often have a tendency to be boring and packing them can be a dreaded chore. A little planning can make lunch packing easier, add variety to lunches and make lunches more nutritious.

The first step to planning lunches is for parents to make a list of foods their families enjoy for lunch. Parents may use **LUNCH TO GO** to list foods from all of the food groups. However all food groups do not have to be included in every lunch. All meals and snacks combined for a day should meet the requirements of the Daily Food Guide. Parents should ask children for suggestions for their lists and refer to the handout **BROWN BAG IDEAS**. It is important that the foods on each parent's list are nutritious, fit within the family budget, are acceptable to family members and easy to prepare. Parents who eat lunch at home may also use these suggestions.

BROWN BAG IDEAS

MILK GROUP:

Cheese (on a sandwich or in cubes)
Cheese spread (on celery sticks)
Cottage cheese
Yogurt
Pudding
Custard

MEAT GROUP:

Peanut butter (on a sandwich or stuffed in an apple or celery sticks)
Nuts--peanuts, sunflower seeds, pumpkin seeds, alone or with raisins
Tuna salad
Egg salad (on a sandwich, in celery sticks, wrapped in a lettuce leaf)
Hard cooked eggs
Chicken or turkey (cubes, wings or drumsticks)
Meat (in pieces, slices or cubes)
Meatloaf slice

Avoid luncheon meats, bologna, sliced ham and beef jerky. These are high in nitrates, salt, preservatives, and sometimes corn syrup and other sugars.

FRUIT-VEGETABLE GROUP:

Green pepper strips
Celery sticks
Cucumber slices
Cherry tomatoes
Orange
Apple
Carrot sticks
Banana
Dried fruit (raisins)
Seedless grapes
Peaches
Small salad in container
Applesauce in container
Pineapple chunks in a container
Raw vegetables with dip in the bottom of the container

To prevent the browning of sliced fresh fruits such as apples and peaches, put lemon, orange or grapefruit juice on the cut section. Raw vegetables such as carrots will stay fresh for several days if cut, wrapped in damp paper towels and stored in plastic bags.

BROWN BAG IDEAS

GRAIN GROUP:

Bread (whole wheat or enriched)
Muffin
Popcorn
Crackers
Oatmeal cookies
Quick breads (e.g., banana, pumpkin bread)--slice, wrap individually and freeze
Graham crackers (spread with peanut butter)

Sandwich idea: Peanut butter sandwiches can be made with honey, sliced bananas, grated carrots and raisins, bacon bits, cream cheese, jelly, or toasted wheat germ.

Sandwiches can be made ahead, wrapped individually and frozen. Mayonnaise does not freeze well. It separates and makes a soggy sandwich. A small amount of mayonnaise mixed with tuna or egg salad may be frozen on a sandwich.

Chips and snack cakes such as "Twinkies" are expensive, lack nutrients and mainly provide calories. If your children ask for these foods explain that they are not nutritious.

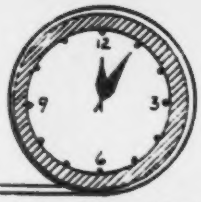
Many foods can be wrapped individually ahead of time and frozen so that all you have to do is put them in the bag. This is especially time-saving if you must make several lunches each day.

If you have access to a microwave at lunch you can bring leftovers to heat. Hot soup can be carried in a thermos.

******IMPORTANT******

If food will be out of the refrigerator all morning be careful what you pack. Bacteria grow especially quickly on meat, dairy products and eggs. To keep foods cold include a frozen food (e.g., a sandwich, canned fruit in a container or a chicken drumstick) as part of the packed lunch. It will be thawed by lunchtime.

Activity #16



LUNCH TO GO

For each food group list foods your family would like for lunch.

MILK GROUP:

MEAT GROUP:

FRUIT-VEGETABLE GROUP:

GRAIN GROUP:

ACTIVITY #17: THE LUNCH MENU

HANDOUTS: **THE LUNCH MENU**

LUNCH TO GO (completed)

GROCERY SHOPPING LIST

Grocery advertisements from your local paper

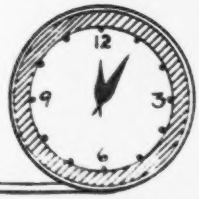
Ask parents to look over the week's grocery advertisements, note which foods are on sale or reasonably priced and decide where they wish to shop. They should then plan a week's menus, choosing foods from their lists which are good buys or foods that they have on hand. Have the **DAILY FOOD GUIDE** available for reference. Parents may write their menus on **THE LUNCH MENU**. Next to each item on the menu parents should identify the food group and indicate the number of servings. A leader's guide is provided with sample menus.

Encourage parents to plan simple menus that can be prepared quickly. The same foods can be eaten several days a week if the family is satisfied. When parents have completed their menus, have them exchange with each other to get ideas for foods to add to their lists. They should list the foods they need to buy on the **GROCERY SHOPPING LIST** (or add to the list they began for breakfast) so that they can prepare and serve their meals at home.

THE LUNCH MENU

	FOOD GROUP	NUMBER OF SERVINGS
MONDAY:		
Peanut butter stuffed apple	Fruit/veg	1
	Meat	1/2
Yogurt with fruit	Milk	1
	Fruit/veg	1/2
Tossed salad and dressing	Fruit/veg	1
	Other	1
TUESDAY:		
Tuna salad sandwich	Grain	2
	Meat	1
Carrot sticks with dip	Fruit/veg	1
	Other	1
Pineapple chunks	Fruit/veg	1
WEDNESDAY:		
Cold chicken	Meat	1
Banana bread	Grain	1
Tossed salad and dressing	Fruit/veg	1
THURSDAY:		
Peanut butter sandwich	Grain	2
	Meat	1/2
with sliced bananas	Fruit/veg	1
Popcorn	Grain	1
Orange	Fruit/veg	1
FRIDAY:		
Cottage cheese	Milk	1
with pineapple chunks	Fruit/veg	1
Cheese	Milk	1
Crackers	Grain	1
Muffin	Grain	1

Activity #17



THE LUNCH MENU

Write a lunch menu for each day of the week. For each food identify the number of servings provided. It is not necessary to include servings from all of the food groups in every meal. However, a serving from either the milk or meat group should be included in every meal.

	MENU	FOOD GROUP	NUMBER OF SERVINGS
SAMPLE:	Chicken leg	Meat	1
	Tossed salad	Fruit-veg.	1
	Salad dressing	Other	1
	Yogurt	Milk	1
MONDAY:			
TUESDAY:			
WEDNESDAY:			
THURSDAY:			
FRIDAY:			

ACTIVITY #18: DINNERS THAT DELIGHT

HANDOUTS: DINNERS THAT DELIGHT

The hour before dinner can be the most stressful hour of the day, especially if dinner is not planned. Parents and children are tired and hungry after a busy day and having no plans for dinner can add to the tension.

The first step to planning dinners is for parents to make lists of foods their families enjoy for the evening meal. Parents should use **DINNERS THAT DELIGHT** to list foods from all of the food groups. However all food groups do not have to be included in every dinner. All meals and snacks combined for a day should meet the requirements of the Daily Food Guide. Parents should ask children for suggestions for their lists and look in cookbooks for ideas. It is important that the foods on each parent's list are nutritious, fit within the family budget, are acceptable to family members and are easy to prepare. Dinner suggestions are given in the leader's guide.

DINNERS THAT DELIGHT

MAIN DISHES

Chili
Spaghetti
Beans and wieners
Vegetable soup
Tuna noodle casserole
Liver and onions
Sloppy joes
Pizza
Split pea soup
Grilled cheese sandwiches
Scalloped potatoes and ham
Cheese rabbit on toast
Macaroni and cheese
Tuna salad sandwiches
Creamed eggs on toast
Egg sandwiches
Hamburgers on buns
Pot roast
Baked chicken
Roast beef hash
Baked fish
Creamed tuna on toast
Navy bean soup
Chicken pot pie (homemade)
Chicken noodle soup
Chicken and dumplings
Meat loaf
Pancakes and sausage
Spanish rice
Chow mein
Fried rice
Beef or chicken stew
Vegetable omelet
Chef salad
Tuna macaroni salad

DESSERTS

Yogurt
Pudding
Custard
Fruit
Applesauce
Apple crisp
Ice cream
Cake
Cookies

SIDE DISHES

Muffins
Rice
Noodles
Corn bread
Biscuits

SALADS

Tossed green salad
Cole slaw
Three-bean salad
Fruit salad
Cottage Cheese with fruit
Relish tray

VEGETABLES

Green beans
Carrots
Corn
Peas
Broccoli
Cauliflower
Celery
Cabbage
Potatoes
Squash
Beets
Green pepper
Tomatoes
Cucumber
Eggplant
Spinach
Zucchini

Activity #18

DINNERS THAT DELIGHT

List foods your family would like for dinner in each food category.

MAIN DISHES

SIDE DISHES

SALADS

VEGETABLES

DESSERTS

ACTIVITY #19: THE DINNER MENU

HANDOUTS: **THE DINNER MENU**

DINNERS THAT DELIGHT (completed)

GROCERY SHOPPING LIST

Grocery advertisements from your local paper

Ask parents to read the week's grocery advertisements, note which foods are on sale or reasonably priced and decide where they wish to shop. They should then plan a week's menus, choosing foods from their lists which are good buys or foods that they have on hand. Have the **DAILY FOOD GUIDE** available for reference. Parents may write their menus on **THE DINNER MENU**. For each item on the menu space is provided to identify the food group and to indicate the number of servings provided. A leader's guide is provided with sample menus.

Encourage parents to plan simple meals that can be prepared quickly. The same foods can be eaten several days a week if the family is satisfied. When parents have completed their menus have them exchange with each other to get ideas for foods to add to their lists. They should list the foods they need to buy on the **GROCERY SHOPPING LIST** (or add to the lists already begun) so that they can prepare and serve their meals at home.

THE DINNER MENU

	FOOD GROUP	NUMBER OF SERVINGS
SUNDAY:		
Spaghetti with tomato and meat sauce	Grain	1
	Fruit/veg	1
	Meat	1
Cole slaw	Fruit/veg	1
Buttered toast	Grain	1
Oatmeal cookies	Grain	1
Milk	Milk	1
MONDAY:		
Liver with onions and bacon	Meat	1
Mashed potatoes	Fruit/veg	1
Green beans	Fruit/veg	1
Canned peaches	Fruit/veg	1
Milk	Milk	1
TUESDAY:		
Baked chicken	Meat	1
Baked potatoes	Fruit/veg	1
Squash	Fruit/veg	1
Apple crisp	Fruit/veg	1
	Grain	1
Milk	Milk	1
WEDNESDAY:		
Baked beans with sliced frankfurters	Meat	2
Cornbread	Grain	1
Raw broccoli	Fruit/veg	1
Chocolate pudding	Milk	1
Milk	Milk	1

THE DINNER MENU

Write a dinner menu for each day of the week. For each food identify the food group and the number of servings provided. It is not necessary to include servings from all of the food groups in every meal. However, a serving from either the milk or meat group should be included in every meal.

	MENU	**FOOD GROUP**	**NUMBER OF SERVINGS**
SAMPLE:	Chicken	Meat	1
	Mashed potatoes	Fruit/veg	1
	Broccoli	Fruit/veg	1
	Dinner roll	Grain	1
	Milk	Milk	1
SUNDAY:			
MONDAY:			
TUESDAY:			
WEDNESDAY:			
THURSDAY:			
FRIDAY:			
SATURDAY:			

ACTIVITY #20: DELICIOUS, NUTRITIOUS SNACKS

HANDOUTS: **DELICIOUS, NUTRITIOUS SNACKS**

SNACKER'S GUIDE

GROCERY SHOPPING LIST

Snacks can be an important source of daily nutrients and are often needed by growing, active children. They are especially needed if meals are separated by many hours (e.g., breakfast at 7:00, lunch at 12:00 and dinner at 6:30). Parents have enough to do serving three meals a day so snacks should be simple.

The first step to planning snacks is for parents to make lists of snack foods that their families enjoy. Parents should list snacks under the food groups on **DELICIOUS, NUTRITIOUS SNACKS**. The **SNACKER'S GUIDE** has suggestions for snacks. Parents should ask children for suggestions for their lists. It is important that the foods on each parent's list are nutritious, fit within the family budget, are acceptable to family members and are easy to prepare. Snack suggestions are included on the leader's guide.

When lists are completed, parents should choose some foods on their lists for this week's snacks and include items they need on the **GROCERY SHOPPING LIST**.

DELICIOUS, NUTRITIOUS SNACKS

MILK GROUP:

- Milk
- Ice cream
- Yogurt
- Cheese
- Pudding

MEAT GROUP:

- Peanut butter
- Hard cooked eggs
- Nuts--peanuts, sunflower seeds, pumpkin seeds
- Any leftover meat

FRUIT-VEGETABLE GROUP:

- Green pepper strips
- Celery sticks
- Cucumber slices
- Cherry tomatoes
- Orange
- Apple
- Carrot sticks
- Banana
- Dried fruit (raisins)
- Seedless grapes
- Peaches
- Salad
- Pineapple chunks
- Any raw vegetables with dip
- Any leftover vegetables

GRAIN GROUP:

- Whole wheat bread
- Enriched white bread
- Muffin
- Popcorn
- Crackers
- Cookies (home made with whole grains)
- Quick breads
- Graham crackers

SNACKER'S GUIDE

1. Avoid store bought cookies, sugared cereals, store bought granola bars, store bought fruit roll ups, and chips. These foods are high in sugar, fat, salt and additives. They do not provide essential nutrients and may contribute to health problems such as tooth decay, high blood pressure, overweight, diabetes, etc.

2. Snacks should not be used as a reward for good work or to cheer up a hurt or sad child.

3. Prepare snacks in appealing ways:

   Oranges cut in circles
   Cheese or fruit chunks speared with toothpicks
   Apple slices spread with peanut butter
   Frozen bananas
   Fruit juice frozen in ice cube trays with toothpick handles

4. SNACK DRINKS:

   The best snack drink is water. Many American families have the habit of drinking pop, juice, "Kool Aid", milk, or juice drinks between meals. Milk and juice can contribute to the basic four food requirements but are not needed beyond that. Children need no more than 3 or 4 cups of milk a day and need no more than 6 oz. of juice. Many juice drinks (such as Hi-C) are on the market but these contain only 10% juice and the rest is sugar and water. Pop and sweetened drink mixes are expensive and may contain calories without any nutritional value. Many kinds of soda pop contain caffeine which can cause sleeplessness or nervousness. Water is cheap, no-calorie, no caffeine and is essential for our bodies.

5. You may need to set limits on the number of snacks the children are allowed each day and the amounts they are allowed to eat so snacks won't spoil appetites for meals. Snacks should not be eaten within one hour of mealtime.

DELICIOUS, NUTRITIOUS SNACKS

For each food group list foods your family would like to eat for snack.

MILK GROUP:

MEAT GROUP:

FRUIT-VEGETABLE GROUP:

GRAIN GROUP:

ACTIVITY #21: DO YOUR MENUS MEET THE DAILY FOOD GUIDE?

A DAY'S FOOD

ARE YOU EATING RIGHT?

Menus from activities: 15, 17, 19 & 20

Do this activity after parents have completed menus for all the meals. Parents should choose one day's meals and complete the worksheets **A DAY'S FOOD** and **ARE YOU EATING RIGHT?** If the day's meals do not meet the requirements of the Daily Food Guide, changes should be made.

Activity #21

A DAY'S FOOD

On the chart below list all the foods planned for one day of your meal plan. After each food write the amount, the food group and number of servings (see the Daily Food Guide). Use ARE YOU EATING RIGHT to see if you met the requirements of the Daily Food Guide.

FOOD	**AMOUNT**	**FOOD GROUP**	**NUMBER OF SERVINGS**

ARE YOU EATING RIGHT?

The chart below will help you count the number of servings eaten in a day from each food group to see if the requirements of the Daily Food Guide have been met. Using a day's menu or a list of foods eaten in a day, place a check for each serving of food in a space under the correct food group. Color half of a square, circle or line to indicate a half serving. Squares indicate servings needed by everyone in a day. Circles indicate additional servings needed by children and teenagers. Lines are for servings beyond the required number--extra servings. If you check all of the squares and/or circles under each food group, you have met the requirements of the Daily Food Guide. Refer to **A DAILY FOOD GUIDE** for serving sizes.

MILK GROUP COTTAGE CHEESE	☐ ☐ ○ ○ ___ ___ ___ ___
MEAT GROUP	☐ ☐ ___ ___ ___ ___
FRUIT-VEGETABLE GROUP	☐ ☐ ☐ ☐ ___ ___ ___ ___
GRAIN GROUP	☐ ☐ ☐ ☐ ___ ___ ___ ___
OTHER	___ ___ ___ ___ ___ ___ ___ ___

1. Did your day's food meet the requirements of the Daily Food Guide?

2. In which food groups do additional servings need to be added?

3. Which foods are high in vitamin C? Vitamin A? Iron?

4. How may foods from the "other" group that are high in calories and low in nutrition did you eat?

REMEMBER: You may eat more than the required number of servings in a food group as long as you have the required number of servings in all the groups.

COOKING HELPS

The information listed below may help you follow a recipe.

3 teaspoons (t.) = 1 tablespoons (T.)

16 tablespoons = 1 cup (c.)

2 cups = 1 pint (pt.)

4 cups = 1 quart (qt.)

2 pints = 1 quart

4 quarts (liquid) = 1 gallon (gal.)

4 tablespoons = 1/4 cup

5 1/3 tablespoons = 1/3 cup

COMMON FOOD EQUIVALENTS:

Butter or other shortening		1 pound (lb.) = 2 cups
Cheese		4 ounces (oz.) = 1 cup shredded
Sugar:	brown (firmly packed)	1 pound = 2 1/4 c.
	confectioners'	1 pound = 4 cups
	granulated	1 pound = 2 1/4 cups

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